The Bombay Gazette.

No. 4,860. NEW SERIES.] BOMBAY: THURSDAY, AUGUST 4, 1864. Annual Subscription in advance...RUPEES FIFTY-TWO.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For a year in advance, delivered in Town	Rs.	52 0
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Contract Rates may be learned on application at the Office, 39, Medow Street, Fort.

As the pre-payment of postage on Newspapers is now compulsory, our Mofussil Subscribers must in future pay Postage in advance, at the rate of Rs. 20 per year, or their Papers cannot be forwarded.

DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BOMBAY.

BIRTH.

WARREN—At Queenstown, Cork, on the 29th June, the wife of Robert Warren, Esq., Resident Engineer B. B. and C. I. Railway Co., of a daughter.

BENGAL.

BIRTH.

WATKINS—At Airy Hall, Garden Reach, on the 25th July, the wife of J. F. Watkins, Solicitor, of a daughter.

DEATH.

PEERS—On the 25th July, at her residence, 6, Government Place, Mary, the widow of Joseph F. Peers, Surgeon, aged 26 years and 7 months.

MADRAS.

BIRTH.

PEDROZA—At New Town, Cuddalore, the wife of Mr. P. M. Pedroza, District Moonsiff, of a son.

NORTH-WEST PROVINCES.

BIRTHS.

HAMILTON—At Simla, on the 14th of July, the wife of Major George Hamilton, Bengal Staff Corps, of a daughter.

MORGAN—At Landour, on the 18th July, the wife of Captain A. B. Morgan, 19th Regiment, of a son.

DEATHS.

ATKIN—At Subathoo, on the morning of the 23rd July, Mrs. Jane Atkin, widow of the late Mr. Conductor J. Atkin, A. C. D., aged 40 years 5 months and 13 days, deeply regretted by her sorrowing children.

SHIPPING.

STEAM TO KURRACHEE.

THE British India Steam Navigation Company (Limited) Screw Steam Ship CORINGA, 750 Tons, 160 H. P., Captain ATKINSON, will be despatched to Kurrachee with Mails, Passengers and Cargo twelve hours after arrival of the English Mail.

W. NICOL & Co., Agents.

N. B.—Shippers are particularly requested to send off their Cargo as early as possible, bearing in mind the early arrival of the English Mail Steamers during the S. W. monsoon.

Bombay, 27th July 1864.

STEAM TO THE PERSIAN GULF.

THE British India Steam Navigation Company's (Limited) Screw Steam Ship EUPHRATES, 750 Tons, 160 H. P., Captain DAY, will be despatched to the Persian Gulf, on 11th August, touching at Kurrachee, Guadel, Muscat, Bunder Abbas, Bushire and Bussorah, also Linga if sufficient inducement offer.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST, MADRAS AND CALCUTTA.

(Touching at Colombo should sufficient inducement offer.)

THE British India Steam Navigation Company's (Limited) Screw Steam Ship INDIA, 1040 Tons, 250 H. P., Captain GREIG, [illegible] on the 1st August at noon, with Cargo, for Calcutta, touching at Carwar, Honawar, Mangalore, Tellicherry, Cannanore, Cochin, Alleppee, Quilon, Nagapatam, Madras, Coconada, Vizagapatam and Bimlipatam permitting, at Mangalore, Cannanore and Beypore.

W. NICOL & Co., Agents.

[illegible] Tons, 250 H. P., will [illegible] the above voyage on 15th August at [illegible] July 1864.

STEAM TO HONGKONG, AND SHANGHAI.

THE new Steamer TA PANG NYO, Captain GRANDLE, will be positively despatched for the above Ports on the 12th August next. For Opium and light Goods apply to

DAVID SASSOON & Co.

Bombay, 28th July 2864.

STEAM COMMUNICATION TO POINT DE GALLE, PENANG, SINGAPORE, AND HONGKONG.

THE Peninsular and Oriental Steam Navigation Company's Steam-ship ADEN, (812 Tons and 210 H.P.,) will be despatched for the above Ports on SUNDAY, the 14th August at 9 A.M., from Mazagon, taking also Cargo, and Passengers for Madras and Calcutta.

Last Shipping day, Thursday the 11th instant. No brokerage will be allowed on any chest of Opium not in the ship on the 11th instant.

ROBERT DUNDAS, Acting Superintendent.

P. and O. S. N. Co.'s Office, Bombay, 3rd August, 1864.

N. B.—It is necessary that Bills of Lading and Receipts should be in Office by noon of 13th instant.

Shippers of Cargo on the Company's Black Bills of Lading are particularly requested to note the terms and conditions of these Bills of Lading, with reference to the transhipment and forwarding of Cargo, with a view to the adequateness of their Insurance Policies in respect of the same.

OVERLAND ROUTE *via* TRIESTE.

(In direct communication with the P. and O. Co.'s Steamers to Suez.)

THE AUSTRIAN LLOYD'S MAIL STEAMERS leave Alexandria direct for Trieste twice weekly, immediately after the arrival of the Bombay and Calcutta Mails and Passengers from Suez. The distance between Alexandria and Trieste is 200 miles shorter than that between Alexandria and Marseilles and is much more agreeable, it being a coasting trip full of variety of beautiful scenery from the Island of Candia to the port of Trieste. The passage occupies only 44 to 5 days and the Company employ on this line their best Steamers, built expressly for this service, and with special reference to the accommodation and comfort of Passengers, with an experienced Surgeon on board each vessel. At Trieste the traveller to England has an extensive choice of picturesques and interesting routs, occupying from 3 days 6 hour to 5 days to London at an expense varying from £7 to £13.

The railway between Trieste, Calais and Ostend, is complete throughout.

The Custom-house and Pass-port systems have been considerably modified and need not cause any apprehension of being vexatious or troublesome.

Passengers by the P. and O. Company's Steamers to Suez can have their baggage forwarded by that Company's Steamers to Southampton at a charge of 10s. per cwt., to which the Austrian Lloyd's Agent at Suez will attend.

The undersigned Agents are prepared to grant passage tickets for the Steamers plying between Alexandria and Trieste and for the railway between Suez and Alexandria.

Rates of passage-money, including a *liberal* table and steward's fees from Alexandria to Trieste, *first-class* £15; *second-class* £10; *children* under 10 years *half fare*, under 2 years *free*. *Reduced fares* for FAMILIES, consisting of not less than three members travelling together: *first-class* £12 7/8 per head; *second-class* £8-5 per head. Railway tickets from Suez to Alexandria with all the privileges of Passengers by the P. and O. Co., *first-class* £7, *second-class* £3 10s.; *children* over 3 and under 10 years at *half fare*.

For further particulars, apply to

A. H. HUSCHKE & Co.,
Agents for the Austrian Lloyd.

Bombay, 27, Medow Street.

NOTICE.

Travellers by the Overland route *via* Trieste can have their Pass-Ports viseé for Austria and Prussia by the undersigned.

A. C. GUMPERT,
Consul for Austria and Prussia.

Bombay, 27, Medow Street.

FOR CALCUTTA.

CALLING AT NARAKEL NEAR COCHIN.

THE A 1, Clipper Barque CAROBEL, Captain MICHINE, will have immediate despatch. For Freight or Passage apply to

FULCHER, COOPER & Co.

7, Rampart Row, 2nd August 1864.

FOR KURRACHEE.

THE British Bark JOHN RENTON, 469 Tons, will have quick despatch. For Freight apply to

A. H. HUSCHKE & Co., Agents.

FOR SALE.—The fine Ship H. C. KIDSTONE, 1,444 Tons register, built at New Glasgow, North America, of Hecmatac and Pitch Pine in the year 1852.

While in Calcutta last September she was opened out and underwent extensive repairs, thoroughly caulked, newly metalled over patent felt, under the superintendence of the Surveyor to Lloyd's. She is now in first-rate order, and intending purchasers would do well to inspect her.

Certificates of repairs will be shown and any information given respecting price, &c. by the undersigned.

JOHN CLOVER & Co.,
Agents for Captain and Owners.

NOTICE.—Consignees of Goods per Ship *Wellington*, GEO. DITCHBURN, Master, from London, are requested to send off Boats for their Cargo without delay, failing which they will be landed at their expense and risk.

Captain Ditchburn will not be responsible for the condition of any Package after it once leaves the Ship's Deck.

REMINGTON & Co.,
Agents for Captain and Owners of the *Wellington*.

Bombay, 15th June 1864.

NOTICES.

WE beg to give notice to CONSIGNEES OF CARGO, per *Euretta*, that as the discharge of the ship is being considerably delayed by want of Boats, that, unless same be sent alongside without any further delay, we shall commence to land all cargo at the risk and expense of the concerned.

ASHBURNER, BELL & Co.

Bombay, 1st August 1864.

CONSIGNEES OF GOODS, per Ship *Remington*, FOWLER, Master, from Liverpool, are requested to send off Boats for their Cargo without delay, failing which, they will be landed at their expense and risk.

Captain FOWLER will not be responsible for the condition of any Package after it once leaves the Ship's deck.

REMINGTON & Co.
Agents for Captain and Owners.

Bombay, 14th July 1864.

NOTICE.—Consignees of Goods, per Barque *Antipodes*, Captain MACDONALD, from London, are requested to send off Boats for their respective Goods as they come to hand, failing which, the same will be landed at their risk and expense.

Captain MACDONALD will not be responsible for the condition of any Package after it has left the Ship's deck.

All Landing Orders accompanied with Bills of Lading to be sent to the undersigned for countersignature.

NASMYTH & Co., Agents Barque *Antipodes*.

NOTICE.—Consignees of Cargo, per *Leonidas*, arrived from London, are requested to despatch Boats at once to take delivery, failing, the same will be landed at the risk and cost of the concerned.

W. NICOL & Co., Agents Ship *Leonidas*.

Bombay, 2nd August 1864.

WANTED EMPLOYMENT BY A RESPECTABLE MIDDLE-AGED EUROPEAN, willing to make himself useful in any capacity where steadiness, industry, and integrity are required. Unexceptional references. Address "W." care of Manager *Bombay Gazette*.

WANTED IMMEDIATELY by the Bombay Reclamation Company (Limited), an experienced EUROPEAN STOREKEEPER and a PAYMASTER. Salaries liberal. No inexperienced persons need apply. Applications to be made by letter only, stating address, to the undersigned.

GEO. WHITLEY, For the Secretaries.

N. B.—The Company cannot undertake to reply to the communications of rejected applicants.

TIFFINS! TIFFINS!! TIFFINS!!!—The best Tiffin in Bombay to be had at half-past one o'clock daily, at the Cambridge Hotel.

E. LARTER, Proprietor.

Also, a first-class Billiard Table.

EAST INDIA BANK.—Notice is hereby given, that a Second Call of Rs. 50 per Share has been made payable at the Offices of the Bank on or before the 19th August, after which date Interest at the rate of 12 per cent. per annum will be charged on all Calls unpaid.

By order of the Board,
W. C. CURRIE, Acting Manager.

Bombay, 28th July 1864.

IMPORTANT NOTICE.—FOR SKIN ERUPTIONS AND PRICKLY HEAT.—To those who suffer from Prickly Heat and Eruptions on the Skin, use Osborne and Company's Petroline Soaps prepared from the pure Barbadoes Petroleum; a most certain remedy, and most extensively used in all tropical climates; it is particularly recommended to Ladies with tender skins, and also for the Nursery, being the mildest and most cleansing Soap for Children.

The genuine has the address of the makers on each packet viz., Osborne, Bauer and Cheesman; 19 Golden Square, London. Sold by TREACHER & Co., Bombay, Byculla, and Poona.

IRON SHIP COMPANY (LIMITED).—NOTICE.—The First General Meeting of this Company will be held at the Office of the Secretaries No. 7, Rampart Row, on FRIDAY the 5th August 1864, at 4 P. M., to receive the Directors' Report and Statement of Account to the 30th June 1864, and to elect Directors.

By order of the Board of Directors,
FULCHER, COOPER & Co.

Bombay, 25th July 1864. Secretaries and Treasurers.

B. B. AND C. I. RAILWAY COMPANY.—NOTICE TO CONTRACTORS.—The undersigned is prepared to receive Tenders for the Erection of a Temporary Passenger Station Building between the Faulkland and Bellasis Roads, Byculla.

1. Plans and specifications may be seen and full particulars obtained at the Chief Engineer's Office, Lall Bagh, where also forms of Tender may be had, and on which forms only will Tenders be considered.

2. Sealed Tenders addressed to the undersigned, and endorsed "Tender for Temporary Station Building," will be received up to the 15th of August next.

3. The undersigned does not bind himself to accept the lowest or any Tender.

JOHN B. LANE, Managing Agent.

Offices, Bombay, 25th July 1864.

NOTICE IS HEREBY GIVEN, that the right of occupation of a Revenue Survey field, No. 92, situated in the Village of Underee, in the Salsette Talooka, of the Tanna Zillah, will be put up to Auction on TUESDAY, the 16th August 1864, at the Collector's Office, Tanna. This property consists of a hill, at the base of which are 340 fine old mango trees. It is an excellent site for a house, commands a fine view of the sea, is close to the high road to Ghorebunder and to the B. B. and C. I. Railway, and about 6 miles from the Bandora and 3 miles from the Dhysar Stations. It measures 7 acres and 36 Goontas and is assessed at Rupees 24.

The Tallatee and Patel have been ordered to show the ground to all applicants.

Tanna, Collector's Office, 1st August 1864.

NOTICE IS HEREBY GIVEN by H. ANGELUCIE, Vice-Consul of France, that he has instructed Messrs. MENESSE & Co. to sell at Alibagh, on MONDAY and TUESDAY, the 8th and 9th instant, the wreck of the late French vessel *Marie Catherina*, consisting of Masts, Spars, Sails, Copper, Riggings, Boats, Anchors, Chains, &c. &c.

Secondly.—The Cargo saved from the said vessel consisting of Brandy, Claret, Champagne, &c. &c., all to be sold on account of whom it may concern.

H. ANGELUCIE.

BANK OF INDIA.—At a Special General Meeting of the Shareholders held within the Offices of the Bank on MONDAY, the 29th instant, at 3 P.M., the following Resolutions passed at the General Meeting held on the 18th day of May last, were unanimously confirmed:—

I. That the number of the Shares in the Capital of the Company be reduced from 40,000 to 24,000 by Cancelling three shares of Rupees 250 each to each holder on the 15th day of June next of five original Shares the same to be taken in exchange for such original Shares.

2. That the Capital of the Company be increased to Rupees One Crore by the issue of 16,000 new Shares of Rupees 250 each, and that two of such new Shares be offered to each Shareholder at par in respect of every five original Shares in the Capital which he may hold on the same 15th day of June 1864.

By order of the Board of Directors,
JOHN GRAY, Manager.

Bombay, 21st June 1864.

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2. That the Capital of the Company be increased to Rupees One Crore by the issue of 16,000 new Shares of Rupees 250 each, and that two of such new Shares be offered to each Shareholder at par in respect of every five original Shares in the Capital which he may hold on the same 15th day of June 1864.

By order of the Board of Directors,
JOHN GRAY, Manager.

Bombay, 21st June 1864.

II. That Clause 32 of Table B of Act XIX. of the Legislative Council of India shall not apply and that in lieu thereof the following shall be substituted:—

No business shall be transacted at any Meeting except the declaration of a dividend unless a quorum of shareholders is present at the commencement of such business. Twenty shareholders present in person or by proxy shall constitute a quorum.

W. NICOL & Co., Secretaries and Treasurers,
Elphinstone Land and Press Company (Limited.)

Bombay, 11th July 1864.

NOTICES.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)

CAPITAL SIX LACS OF RUPEES WITH POWER TO INCREASE.

THE Company is prepared to enter into Contracts for Buildings, extensive Earthworks, and Reclamations, or any other work connected with the profession of Engineers or Contractors either for Government, Public Companies, or individuals.

By Order,
A. CUMMING, Secretary.

NOTICE IS HEREBY GIVEN, that on 1st of July 1864, we opened our Branch Firm in London at Gresham House, No. 153, as Commission Agents and General Merchants under the style and name of BHIMSEY SEWJEE & Co.

GHELLABHOY HEERJEE & Co.

Bombay, 27th July 1864.

BOMBAY COAST AND RIVER STEAM NAVIGATION COMPANY (LIMITED)—NOTICE.—The Transfer Books of this Company will be closed from this date until the 8th instant.

FULCHER, COOPER & Co., Managers.

Rampart Row, 1st August 1864.

THE following Passages are required:—

FROM BOMBAY TO THE CAPE OF GOOD HOPE.

For (3) three time-expired Men of Her Majesty's Military Service.

FROM BOMBAY TO ENGLAND.

For (2) two European Convicts.

FROM BOMBAY TO SINGAPORE.

For (4) four time-expired Convicts.

FROM BOMBAY TO THE ANDAMANS.

For (3) thirty Native Convicts.

By order of the Superintendent of Marine,
GEO. INGLE, Secretary.

Superintendent's Office, Bombay, 27th July 1864.

THE BANK OF HINDUSTAN, CHINA AND JAPAN (LIMITED.)—The rate of interest allowed by the Bank on short date deposits, subject to 15 days' notice of withdrawal, will be two per cent. per annum, until further notice.

W. F. WESCHE,
Manager.

Bombay, 16th June 1864.

NOTICE.—The undersigned is prepared to negociate the sale and purchase of Shares and Stock of all kinds at market rates, on Commission.

Price lists and the best information regarding every description of Stock furnished on application.

Address—FRED. C. MARVAL, Bill, Share, and Stock Broker, 9, Rampart Row, Fort.

BANK OF INDIA.—Notice is hereby given, that the FIRST CALL of Rs. 50 per Share, on the second issue of Shares is payable on the 14th day of July 1864, after which date Interest will be charged upon the unpaid Calls at the rate of 9 per cent. per annum.

By order of the Board of Directors,
JOHN GRAY, Manager.

Bombay, 22nd June 1864.

BOMBAY JOINT STOCK CORPORATION (LIMITED.)

ધુમખાઈ જાઈંટ ઈયાયક કારપોરેયન (લીમીટેડ.)

THE Provisional Share Certificates in the Corporation will be issued on and after the 20th July on application to the undersigned at the Corporation's Offices, No. 24, Rampart Row.

By order of the Directors,
E. LIVINGSTON, Manager.

Bombay, 5th July 1864.

VIEGAS AND D'SOUZA'S PRESS, No. 16, CAVEL OR AGIARY LANE.—Newspapers, Periodicals, Pamphlets, Price Currents, Job and Book Printing of every description, Typographic and Lithographic Printing, Ornamental Printing, Printing in Colour and Gold, Wedding, Visiting and Invitation Cards, &c. &c., will be executed with great care: also Book-binding Department is attached to the Press.

Specimens of various kinds of Printing can be seen at the Office.

POONA SEASON.—MR. HIGGINS has the pleasure to inform his Patrons, and the Public, that he is prepared to take "Card Photographs" at the rate of Eight Rupees for the 1st half dozen and four Rupees for each subsequent half dozen; and Photographs of other sizes and kinds at proportionate rates.

No extra charge for Groups.

Poona, East Street, 15th July 1864.

NOTICE.—Will be sold at Poona by Public Auction, on the 15th proximo, that favourite Residence, No. 23, Staff Lines, late property of Captain HOLLAND, Assistant Quarter Master General, situate nearly opposite and Sir Jamsetjee Jejeebhoy's Public Fountain in the most healthy part of the Cantonments, and seldom unfit. Government registered rent 90 rupees per mensem. Present tenant, Major *Davies*, for so long as he is attached to the Poona Staff. Lease for the Season at Rs. 1,500. Apartment consists of spacious Dining and Drawing Rooms, three large Bedrooms, with Dressing and Bath Rooms en suite, one Nursery, one Office Room, Dispensaries, Bank and Front Shops, and Porch. Stabling for four Horses with large Coach-house, Harness-room and three Ghorawalla's Rooms; also Cookroom, and six Servants' Rooms. The House stands in a large Compound walled in on three sides, and well stocked with Fruit Shrubs and Fruit Trees. The Property will be put up at Rs. 6,000, and will be knocked down without further reserve to the highest bidder. An offer of 18,000 Rupees was refused last year. For plans and further particulars apply to Mr. BEYTS, Solicitor, Bombay Row, or to Mr. WELLIS, No. 1, Artillery Lines, Poona.

BOMBAY PRESIDENCY BANK (LIMITED).—Notice is hereby given, that the First Ordinary General Meeting of the Shareholders of the above Bank will be held at the Bank's Premises, No. 40, Medow Street, on TUESDAY, the 9th of August next, at the hour of 3 P.M., for the transaction of the following business, viz:—

1st. To receive and consider the Report of the Board of Directors.

2nd. To elect Directors upon the retirement of those at present in Office, who are re-eligible.

3rd. To fix the remuneration of the Directors.

4th. To prescribe the number of Auditors and to fix their remuneration and qualification.

5th. To elect Auditors.

By order of the Board of Directors,
A. C. GUMPERT, Chairman.

Bombay, 26th July 1864.

ASIATIC BANKING CORPORATION.

FINAL CALL OF RS. 30 PER SHARE.

NOTICE IS HEREBY GIVEN, that the Directors have made a Call of Rupees Thirty per Share, which is payable by the Shareholders in Bombay at the Office of the Bank in Rampart Row on Wednesday the 31st August next. Interest will be charged on unpaid Calls at the rate of 12 per cent. per annum. The Provisional Certificates must be produced that payment of the Call may be marked thereon.

By order of the Directors,
ANTHONY MORRISON, Agent.

Bombay, 28th July 1864.

THE BOMBAY, BURMAH TRADING CORPORATION (LIMITED.)

ધી મુમબાઈ, બરમા તરેડીગ કારપોરેયન (લીમીટેડ.)

NOTICES.

BOMBAY PRESIDENCY BANK (LIMITED.)

PROVISIONAL SHARE-CERTIFICATES, in exchange for receipts for payments of *first* and *second Calls*, will be issued on application after the 9th *proximo*.

By order of the Board of Directors,
A. C. GUMPERT, Chairman.

Bombay, 29th July 1864.

THE KATTYWAR TRADING COMPANY (LIMITED).—SECOND CALL OF Rs. 2,000 PER SHARE.—Notice is hereby given, that a Second Call of Rs. 2,000 per Share in the Kattywar Trading Company (Limited,) is payable at the Office of the undersigned on or before the 1st August 1864, after which date Interest will be charged on all overdue Calls at the rate of 9 per cent. per annum, and the Shares will be liable to forfeiture.

By order of the Broad of Directors,
JAVERILAL UMIASHANKAR & Co.,
Secretaries and Treasurers.

Bruce Lane, Bombay, 11th July 1864.

INDIAN PENINSULA, LONDON AND CHINA BANK (LIMITED.)

ધી ઈડીઅન પેનીશુલા લંડન અડ ચાઈના બેંક (લીમીટેડ.),

ધિ ઈંડીઅન પેનીંસુલા લંડન એંડ ચાઈના બ્યાંક (લિમીટેડ).

SECOND CALL.—NOTICE IS HEREBY GIVEN, that a Second Call of Rupees One Hundred (Rs. 100) per Share, is payable at the Temporary Offices of the Bank, Church Gate Street, on or before the 15th day of August next, after which date interest will be charged on all unpaid Calls.

By order of the Board of Directors,
D. A. TRAILL CHRISTIE, Officiating Manager.

Bombay, 25th July 1864.

VICTORIA PRESS COMPANY OF MADRAS (LIMITED.)—NOTICE.—The First General Meeting of the Shareholders of this Company will be held at the Office of the Secretaries, No. 7, Rampart Row, Bombay, on THURSDAY, the 4th August 1864, at 3 P. M. to receive the Directors' Report and Balance Sheet to the 30th June 1864, and to elect Directors.

By order of the Directors,
FULCHER, COOPER & Co., Secretaries and Treasurers.
No. 7 Rampart Row, Bombay, 22nd July 1864.

WIGGINS TEAPE & Co., 10 ALDGATE, LONDON, WHOLESALE & EXPORT STATIONERS.—Newspaper proprietors supplied with blanks, and every description of Paper and Stationery supplied on the best terms.

Special papers suited for foreign markets. Samples sent on application.

UNIVERSAL LIFE ASSURANCE SOCIETY.—At the 30th Annual General Court of the Proprietors held on WEDNESDAY the 11th of May 1864, the Surplus Profits of the Society beyond the sum of £598,282-9-7, calculated as the reserve to meet Liabilities, immediate and prospective, were found to amount to £260,816-3-7.

It was decided to allow the Holders of all participating Policies, which have been in force six years, a reduction of Premium for the current year (from 11th May 1864 to 9th May 1865 inclusive) of 50 per cent.

A Dividend to the Proprietors was declared of £2-1 per share payable on the 30th June 1864, in addition to the 10 per share Interest due on the 31st December next. Both Dividend and Interest are free from Income Tax.

The return of Profits during the last five years has increased as follows, viz:

For 1860	the reduction was	40	per cent.
„ 1861	„	45	„
„ 1862	„	45	„
„ 1863	„	47½	„
„ 1864	„	50	„

No Society, Mutual or Proprietary, with rates of Premium so low as those of the Universal, retaining so ample a reserve for its liabilities, has been able to afford larger advantages than the above to its assured.

LECKIE & Co., Agents, Bombay Branch.

THE ORIENTAL FINANCIAL CORPORATION (LIMITED).

INCORPORATED UNDER "THE COMPANIES' ACT, 1862," WITH LIMITED LIABILITY.

Capital—£1,000,000, *in* 20,000 *Shares of* £50 *each.*

(WITH POWER TO INCREASE).

FIRST ISSUE 10,000 SHARES,
UPON WHICH THE FIRST CALL OF £5 PER SHARE ALREADY PAID UP.

THE object of this Company is to promote Financial, Commercial, and Industrial enterprise in India and the East by the application of English Capital.

The Corporation will act as General Financial Agents, will make purchases and sales of Stocks, &c., and will promote the development of the internal resources of the country by assisting in the establishment of sound industrial undertakings and enterprises. The Corporation will also undertake on Commission the Investment of Funds placed in its hands, either in the purchase of property, or in lending it out on mortgage, and other securities. It will receive deposits at rates to be agreed upon; and it will take powers to issue Bonds or Obligations on the Security of its Mortgages and Subscribed Capital.

EWART, LATHAM & Co.,
Agents.

Bombay, 6th July 1864.

TOD-HEATLY & Co.

(LATE R. TODD, AND JAMES ADELPHI, LONDON.)

MESSRS. CARDWELL PARSONS & Co., Agents for the above well-known firm, have on sale at their Godowns the following WINES, &c.:—

	Per doz.
Champagne, Brand Tod-Heatly & Co. Magnum. Rs.	80 0
Do. a Crown „ „ „	40 0
Do. „ Tod-Heatly & Co. Pints	30 0
Moselle, Sparkling Extra, 1st quality	21 0
Moselle Sup. Sparkling Brand Tod-Heatly & Co.	40 0
Do. Fine „ Brand a Crown	30 0
Do. Fine „ Brand a Crown Pints	16 0
Hock, Sparkling Brand Tod-Heatly & Co.	36 0
Sherry Pale, New Seal	27 0
Do. Do. Yellow Seal	29 0
Do. Golden, Do.	29 0
Do. Green Seal	29 0
Do. Fine Pale	29 0
Do. Red Seal	33 0
Do. Amontillado, Black Seal	33 0
Claret Light Capsule,	15 0
Do. Yellow Seal	16 0
Do. Red Do. Pints	17 0
Do. Do. Do. Quarts	32 0
Port, Black Seal	26 0
Brandy, Vieux Cognac	34 0
Do. Brand a Crown	18 0
Old Tom, Red Seal	18 0
Dry Gin, Black Seal	18 0

N. B.—Messrs. TOD-HEATLY & Co. are prepared to execute direct orders as usual.

Rampart Row, 20th May 1863.

In consequence of the greatly increased value of Sherry during the past year, and the further advance now made in Spain upon this Wine, Messrs. Tod-Heatly & Co. are obliged from and after this date to raise their quotations to the above rates, 15th February 1864.

PRESENT PRICES OF WINES AND SPIRITS.

SHERRY—		per dozen.
Amontillado	Qts...Rs.	32 to 34
Pale	Qts... „	28
Do.	Qts... „	26
Golden	Qts... „	24
PORT—		
1st quality	Qts... „	30
Do.	Pts... „	16
2nd quality	Qts... „	26
Do.	Pts... „	14
CHAMPAGNE—		
1st quality	Qts... „	42
Do.	Pts... „	23
2nd quality	Qts... „	38
Do.	Pts... „	20
HOCK—1st quality.		
Sparkling	Qts... „	42
Do.	Pts... „	23
2nd quality	Qts... „	38
MOSELLE—1st quality.		
Sparkling	Qts... „	42
Do.	Pts... „	23
2nd quality	Qts... „	38
CLARETS	Qts... „	16 to 32
BRANDY—		
1st quality, Pale, Martell's	Qts... „	33
Do. do. Pinet Castillon	Qts... „	34
OLD TOM, Booth's	Qts... „	21
GINGER WINE, Crabbe's	Qts... „	21
WHISKEY, (Scotch)	Qts... „	24
BEER—		
English bottled	Qts... „	5-8
English do.	Pts... „	3
PORTER	Qts... „	5-8
Ditto.	Pts... „	3
CURACAO, MARASCHINO, & NOYEAU	„	40

STRANACK & Co.

10 Hummum Street, Bombay, 27th July 1864.

FOR SALE, (apply to MERWANJEE MANEKJEE, Godown keeper at the Office of the undersigned.

BEER—Tennent's Pale Ale, in qts. at ..... per dz. Rs. 4½

N. B.—In the barrel (containing 3 or 4 dozen of quarts) and 6 dozen of pints), with an allowance of one bottle per dozen for breakage and ullage. For 50 dozen and upwards a reduction might be made. per dozen.

BRANDY—Good Pale Cognac, from France, at...Rs. 16

BURGUNDY—Light Beaujolais, red Capsules ..... „ 15

Do. white do. ..... „ 13

CHAMPAGNE—Ruinart's, red Seal, in quarts ..... „ 38

Green Seal, quarts ..... „ 42

CLARET—Chateau Lecville, fine ..... „ 32

Chateau Beychevelle ..... „ 17

St. Estèphe, a light breakfast wine ..... „ 12

GINGER WINE—Searle's, from Leith ..... „ 9

MOSELLE—Sparkling, quarts ..... „ 30

PORT—Carbonell's old fruity ..... „ 32

SHERRY—Do. pale old dry ..... „ 30

Good pale tiffin (Cortissos') ..... „ 22

Dry pale dinner (do.) ..... „ 28

CANDLES, a few boxes (25 lb. each) fine Sperm, p. box ..... „ 12

CARBINES and RIFLES } Westley Richards' Breechloaders, (as also Caps and Cartridges.) } At various prices.

SAFES—Milners' and Price's patent fireproof folding ..... EWART, LATHAM & Co.

IRON CHAIRS—Brown Brothers' celebrated

Bruce Lane, 22nd Feb. 1864.

TO SMOKERS.

Bristol Bird's Eye ..... in ½ lb. Tin and Packet.		
Returns	Do.	Do.
York Rivers	Do.	Do.
Latakia	Do.	Do.
Virginia Shag	Do.	Do.
Taddy's Smoking mixture	Do.	Do.

All in prime condition. Meerschaum and Briar-wood Pipes, Cheroot Holders in the greatest possible variety, and every other Smoker's requisite.

TREACHER & Co. (Limited.)

FINANCIAL ASSOCIATION OF INDIA AND CHINA (LIMITED.)

Subscribed Capital, Rs. 1,20,00,000.

BOARD OF DIRECTORS.

Chairman.—Richard Willis, Esq., of Messrs. Forbes & Co.

Andrew Grant, Esq., of Messrs. Campbell, Mitchell & Co.
A. F. Wallace, Esq., of Messrs. Wallace & Co.
John L. Scott, Esq., of Finlay, Clark &Co.
Samuel L. Acland, Esq., Solicitor.
Cowasjee Jehangier Readymoney, Esq.
E. D. Sassoon, Esq., of Messrs. D. Sassoon & Co.

Bankers.—The Bank of Bombay.

THE Association will make advances repayable with Interest at fixed terms or by instalments upon the security,

1st. Of Landed Estate, first Class House property, and real property of all descriptions and tenures;

2nd. Of Rates, Dues, Assessments, &c., imposed under sufficient legal authority;

3rd. Of Government Stocks, Railway Debentures, Shares of Public Companies, &c.

The Association

NEW ADVERTISEMENTS.

WANTED TWO CLERKS: must be good Writers and Accountants; also two Engineering Draughtsmen. Apply to MR. GEO. LATHAM, C. E. 9, Rampart Row, 3rd August.

WANTED for the Elphinstone Land and Press Company (Limited) a competent STOREKEEPER. Apply to Messrs. W. NICOL & Co. by letter only.
W. NICOL & Co.,
Bombay, 3rd August 1864. Secretaries and Treasurers.

THE IMPERIAL BANKING AND TRADING COMPANY.—Notice is hereby given, that this Company commence their Local and Underwriting business from this day.
By order of the Directors,
JEHANGIR RUSTOMJEE MODY, Secretary.
27, Medow Street, Bombay, 4th August 1864.

BOTTOMRY.—Wanted to borrow the sum of about Rupees 19,000 to defray the expenses of the French Ship *Aurore*, Captain F. Maillard. Tenders thereupon will be received at the office of the Vice Consulate of France, No. 5, Borah Bazar Street, the 6th August, SATURDAY at noon, precisely.

BOMBAY SHIPPING COMPANY (LIMITED).—Notice is hereby given, that an Extraordinary General Meeting of the shareholders will be held at the offices of the undersigned on MONDAY, 15th instant, at 3 P. M., to consider the following proposition:—
That the Capital of the Company be increased by the creation of 500 new shares of Rs. 500 each: one of such shares to be offered at par to the registered Proprietor of each original share on the date of said meeting.
By order of the Directors,
RITCHIE, STEUART & Co.,
Secretaries and Treasurers.
Bombay, 3rd August 1864.

TO SPORTSMEN AND OTHERS.—A. LAING, Gun Maker and General Mechanic, from Edinburgh, opposite the Bombay Spinning and Weaving Company's Mill, Tardeo, Bombay.
Every sort of repairs executed on Rifles, Guns, Pistols, Air Guns, Canes, &c.
Every sort of Implement or Apparatus made for the use of sportsmen.
Jobs in Turning, in Iron, Brass, or Wood executed, Machinery repaired, Tin work made or repaired, Cutlery and Silver, or plated goods repaired, &c. &c.
Several first Class Guns and Rifles and Revolver Pistols for Sale on Commission.
Terms—Cash on parties receiving their work.

SCINDE PRESS COMPANY (LIMITED.)

શ્રીંદ પ્રેસ કંપની લીમીટેડ.

બોધ પરેધ કરણી (લીમીટેડ.)

NOTICE IS HEREBY GIVEN, that a General Meeting of the Shareholders of this Company will be held at our office No. 1, Bruce Lane, on Thursday the 11th instant, at 3 o'clock P. M.:—
1st. To receive the Directors' Report.
2nd. To elect Directors upon the retirement of those at present in Office.
3rd. To fix remuneration of Directors.
4th. To elect Auditor or Auditors, and fix their remuneration.
By order of the Directors,
EWART, LATHAM & Co.,
Bombay, 2nd Aug. 1864. Secretaries and Treasurers.

FRESH STORES ex *City of Edinburgh* and *Caribbean*—Finest York Hams and Wiltshire Bacon, Pigs' Cheeks, Cheeses of sorts, dried Ox Tongues, ditto in Jelly, Bologna and Oxford Truffled Pork and Beef Sausages, Oxford Prawn, Potted Meats, preserved Truffled Poultry and Game, Potted Meats and Preserved Meats in tin, Fish assorted, Soup ditto, Vegetables ditto, Pickles, Sauces, Flavoring Essences, Jams and Jellies, Syrups, Fruits in Syrup, Fruits in Noyeau and Brandy, Tarts, Crystallized and Dessert Fruits, &c., Biscuits, Chocolate, Sundries, Cocoa and Cocoa-paste, Tapioca, Pearl Barley, Isinglass and Gelatine.
Always in stock of the best brands.
Brandy, Wines, Old Tom, Hollands, Whiskey, Liqueur, Geneva, Cherry Brandy, Champagne, Moselle, Hock, Curaçoa, Maraschino, Vermouth, Beer Allsopp's and Tennant's (Bass expected), Porter.
Fishing Tackle, Games, Stationery, Perfumery, Chubb's Locks and Boxes, and other goods, Tobacco and Pipes, best Manilla and Trichinopoly Cheroots, &c.
DWYER & Co.'s Store, Forbes' Street.

POSTAL NOTICE.

OVERLAND MAIL.

The Overland Mail, per P. and O. Co.'s Steamer, will be closed on TUESDAY, the 9th August at 7 o'clock A. M. An after-packet will be kept open on payment of the usual fee of 8 annas (which must be prepaid by Stamps) until 8 o'clock A. M.
Registered Letters will be received until 6 P. M. of the previous day.

CHINA MAIL.

The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong, per P. & O. Co.'s Steamer, will be closed on SATURDAY, the 13th August, at 6 P. M. A packet for late letters will be kept open, on payment of the usual fee, until 7 A. M. on the 14th idem. An Australian Mail will be despatched direct by this opportunity.

THE MAILS FOR SINGAPORE, &c.

The Mails for Singapore, Hongkong and Shanghai, per steamer *Te-Pung-Kyo*, will be closed on THURSDAY next, the 11th instant, at 5 o'clock P. M.

CALENDAR—AUGUST, 1864.

PHASES OF THE MOON.

First Qr., Wednesday 10th ..... 10h. 49m. P. M.
Full Moon, Wednesday 17th ..... 6h. 28m. P. M.
Last Qr., Wednesday 24th ..... 10h. 54m. A. M.

Days.	Days of Month	Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour. Morn.	High Water Bombay Harbour. Even.	Evening Guns, &c.
			h. m.	h. m.	h. m.	h. m.	
Thur.	4	Venus rises at 6h. 4m. A.M.	5 39	6 32	—	0 5	
Fri.	5	Venus sets at 6h. 53m. P.M.	5 39	6 32	0 39	0 56	
Sat.	6	Transfiguration of our Lord	5 40	6 31	1 21	1 37	
Sun.	7	11th Sunday after Trinity	5 40	6 30	1 22	1 37	
Mon.	8	Mars rises at 11h. 35m. P.M.	5 40	6 30	1 54	2 13	
Tues.	9	Mars sets at 6h. 26m. P.M.	5 41	6 30	2 31	2 53	
Wed.	10	Daybreak at 4h. 22m. A.M.	5 41	6 29	3 14	3 39	

1st August 1864.—Time—8h. 0m. 19s.

LATEST DATES RECEIVED.

ADEN	July 20	KURRACHEE	July 27
AGRA	July 28	LAHORE	July 25
ALLAHABAD	July 28	LONDON	July 4
AUSTRALIA	June 15	MAURITIUS	June 6
ALEXANDRIA	June 26	MADRAS	July 24
BANGALORE	July 29	MALTA	June 24
CALCUTTA	July 27	MEERUT	July 26
CANTON	May 21	OUDH	July 27
CEYLON	July 18	PUNJAUB	May 11
COCHIN	June 18	PENANG	July 11
DELHI	July 21	RANGOON	May 10
FRANCE	June 19	SUEZ	July 13
HONGKONG	June 29	SINGAPORE	July 9

The Bombay Gazette.

THURSDAY, AUGUST 4, 1864.

THE telegrams by way of Galle bring the important news that the Confederates, taking advantage of the circumstance that the Northern States have been denuded of troops to supply reinforcements to the armies of Grant and Sherman, have commenced their third invasion of Maryland and Pennsylvania by the old route of the Shenandoah Valley, Harper's Ferry, and Maryland. The chief object of this invasion is probably to compel the authorities at Washington to recall the Grand Army of the Potomac from its position before Petersburg, and thus bring to a miserable close the most sanguinary of all the campaigns that have had for their object the capture of Richmond. It seems unlikely that Lee, with the main army of the North so close to Richmond, would venture to leave the defence of the capital to Beauregard, and proceed himself, as on previous occasions, with the flower of the Confederate soldiery, to ravage the Federal States and throw Mr. Lincoln's Government into an agony of fear for the safety of Washington. True, the Confederate Commander-in-Chief successfully employed this kind of strategy in 1862, when M'Clellan was no further away from Richmond than Grant was in the beginning of last month. M'Clellan's army was then called home in haste, and barely arrived in time to save their country. But it may be doubted if the bold dash at Washington would then have been hazarded, had not the Washington Cabinet, by dividing their principal army into two parts under different leaders and refusing to strengthen the force under M'Clellan after that General had changed his base to the James River, given the Confederates the desired opportunity of crushing their enemy in detail. Grant is not exactly in M'Clellan's position. In the first place, he has a much stronger army than the Democratic leader was ever allowed to command; and, next, he has awed the civilian rulers at Washington into permitting him to have his own way in most things; so that he might, if he chose, despise their orders of recall, and keep "pegging away" at Petersburg and Richmond without heeding the danger of Washington. Lee has the advantages, however, of acting on an inner line and on the defensive, so that he may, we presume, have found himself able to despatch a strong division of his army to invade the North, without compromising his own position. Our own mail brought us news that Ewell's corps had entered the Shenandoah Valley and gained a complete victory over the Federals under Hunter; and it would seem that this victorious corps has now been ordered to make a formidable diversion in favour of the Confederate army about Richmond by invading Maryland. The invasion, unexpected as it was, may perhaps be more successful than either of those which preceded it. For there is not left in the Northern States an army worthy of the name; and Ewell's veterans will make short work of such opponents as the Pennsylvanian militia. Nothing could show more strongly the unbroken spirit and constantly increasing resources of the Confederates than this resolute effort to carry the war into the enemy's country when his troops are at the very gates of their chief city. But indeed from all parts of the country we have proof that the Confederates never before were so powerful or so determined to resist to the last as they are now in this fourth year of the war. The advantages gained by the Federals are most delusive. The position of Sherman, for instance, who has advanced into the heart of Georgia, is very critical. Johnston has retreated deliberately before him to the line of the Chattahoochee river, which covers Atlanta, and a defeat in the battle which at the date of the latest advices was impending would leave him with no choice but to capitulate or be destroyed. Grant also, having got as far as Petersburg, seems to have found in the fortifications of that city his *ne plus ultra*. He has now, since he began his campaign, nearly boxed the compass round Richmond, losing 100,000 men in the operation; and, having no more flank marches to perform and no more men to throw away, he apparently deems it the most judicious thing he can do to do nothing. The Confederates in Maryland may ere long rouse him from his inaction.

The intelligence from Europe is not very reassuring. Despite the armistice, and the opening of negotiations for peace, the settlement of the Danish question seems not very near at hand. The Germans are divided among themselves as to the rival claims of the Duke of Oldenburg and the Duke of Augustenburg; Austria, Prussia, and Russia having, as is credibly stated, revived the Holy Alliance with an article providing that the three powers shall maintain the right of the Russian prince; while the Diet seems to be bent on supporting, at all risks, the candidature of its own favoured representative. An additional element of confusion has been introduced by the probably mischievous petition of Denmark to be admitted a member of the German Confederation—a petition which has already drawn forth from France (alarmed at the prospect of her ancient rival, Germany, becoming a naval power of at least the second rank) a circular in which a hope, disguising a threat, is expressed that nothing may happen to cause a change of policy on the part of France in regard to the matters in dispute between Denmark and Germany. France, which has hitherto hugged herself in the consciousness of her own want of interest in the Dano-German question and of the mess into which the officious interference of England had plunged our country, will now begin to pay the penalty of her selfish neutrality. Certainly, the signs of the times do not portend lasting peace in Europe.

THE Order which directed that in future none but Field Officers were to command regiments of Irregular Cavalry was perhaps the most important and the most detrimental to the interests of that branch that was ever issued. We had thought that the mutiny had made sufficiently apparent the fearful effects of the seniority system; but it seems not, as the sure effect of the Order above quoted will be the restoration of it in all its imbecility. This system, which rose to perfection in the long peace from '26 to '38, had in the last named year so far taken root as not to be eradicable by the successive campaigns of Afghanistan, the Sutlej, and the Punjab; and it is probable that it would have continued in full force to the present day, but for the mutiny, which happily shook it beyond its strength. What were supposed to be the good points of the system we never could understand: it did not foster merit in the slightest degree; it did not promote efficiency one atom, or savour of justice one iota; it worked badly in quarters and worse in the field; and the evil effects of it were not confined to Regimental, but extended to Brigade and Divisional commands, to which the only claim would seem to have been more utter and complete idiotcy than qualified a man for the command of a regiment. We all know that few of the stories about the old Colonels were at all exaggerated: who that has sufficient service cannot remember the day when their venerated (?) Commanders had to be helped on to their horses from sheer weakness, even whose eyesight was so bad as not to enable them to distinguish a rifle from a line company, an English from a Native, Officer, at a few yards' distance, whose nerves were so worn out by old age coming on them in an enervating climate, that their chargers; which had been previously well worked, had to be held while the band was playing. Such things most of us have seen, and all of us lamented; and, though it is hard to believe that we can ever again come to such a dreadful pass, it is evident that these Orders, which ignore merit and dry up zeal, are only roads (God grant they be long ones) to the painful imbecility of the old days. When we try to think what the Bengal Army would have been without some such outlets for the superior spirits as were afforded by our Irregular Corps, and our Political and Civil employ, we shrink horrified at the prospect; one half would probably have been tipsy imbeciles from the liquor taken to drown all the high hopes which makes a soldier what he ought to be, the other half would surely have been aged infants physically and morally unfit for the command of a Corporal's Guard.

Have we not received a sufficient lesson? Has the mutiny not taught how much is to be trusted to the seniority system? Did we not see the poor old men shrink quietly at once into their proper sphere of nonentities? And did we not see Hodson and the like of him come instantly to the front; to become, though a Lieutenant, the adviser and almost the Commander of Generals? Ah, surely yes; we need no more proof. Then what is it? Is it that the system of merit which till now has found such favour and has been applied so largely by Sir Hugh Rose has entirely or partially failed? No such thing! Our young Commandants have invariably proved the contrary; all must allow that, though it has been fiercely tried, in two campaigns and during five years of the strictest Commander-in-Chief India ever saw, the new system has shown itself triumphant. We fear then that the fatal inclination to change a system which has worked so well has been caused by the utter ignorance of Sir Charles Wood of the subject, worked on by the interested tales of the envious drones who have been left in the background by their more meritorious comrades. And who are the men for whom this folly is being committed? Men whose whole life since the mutiny has been one unceasing round of idleness and grumbling, who, while their more zealous comrades were risking their lives in the field, had no better occupation than the concoction of stories to frighten women and children. We firmly believe that there is scarcely a single man who could show that he was in any way competent, or who had any claims, that has been passed over intentionally by Sir Hugh Rose; and it is a crying shame that the grumblings of a set of incompetent idlers should be paid more attention to than the valuable services of our working officers.

We are not prepared to aver that this Order will produce quite such a shameful state of affairs as existed before the mutiny, but we can safely prophesy that it will cause something very inferior to what now exists; when 20 years is the earliest period at which an officer can arrive at a command it is easy to perceive many will not reach it before 30 years or more, in the event of a long peace. And it must be remembered that now we have no outlets for the man of superior stamp; our only irregular corps are those of the Punjab Force, and these are few in number and may any day be amalgamated. Therefore all we now have to stimulate the zeal of our young officers is the chance of a command after 20 years' service, and, to make this boon still more palatable, all are reduced to a dead level; a Hewitt has an equal chance with a Nicholson.

But, if we consider this system bad when applied to any branch, we must think it insane when proposed for such a service as irregular Cavalry, which may be termed *par excellence* the service of young men. All experience proves that Cavalry should be commanded by young officers; Seidlitz and Murat were nearly the perfection of Cavalry leaders, and yet we doubt whether many of their glorious charges would ever have been performed had they obtained rank as slowly as we propose to bestow it.

This is easily understood. Cavalry is entirely an offensive branch, and it is absolutely necessary that its Commander should have that sort of courage which partakes rather of the reckless than the collected; and it is just this dash, this rashness, which all men lose after a certain age. There are doubtless exceptions, as in the case of the brilliant Ziethen, but they are very few; and we must therefore take for our Cavalry leaders the wild and adventurous young men that are so easily found among English officers; it is better far that we should have the recklessness of Will. Havelock, than the caution of Hope Grant. Napoleon often said that Murat in the Council was an imbecile, a child; but in the field, at the head of his darling squadrons and with an enemy in his front, he was a lion.

It is natural that we should all get more cautious as we get older, and cautious old men calculate the chances a great deal more than is advisable with Cavalry; and even those who in their youth were a perfect byword for reckless gallantry often change so much as to make it a cause of wonder to their young comrades, whose boiling ardour will not permit them to think that they will change in like manner. And yet Ponsonby at Purwandurra and Ponsonby at Benares were physically one and the same man; but how different was the young man from the old! not that the glorious old man had lost one iota of his physical courage, but that the buoyancy of youth—which would not permit him to count the odds at Purwandurra—was not there.

With such examples before them Government ought surely to pause before they irrevocably doom our Irregular Cavalry to oblivion; for, as surely as the regiments are commanded by men of 30 years' service, so surely will the dash for which they have become so celebrated disappear. Men like Charles Napier, Hugh Rose, and Neville Chamberlain, who are as lion-hearted and energetic at 60 as most men of 20, are not to be found every day; and we ought therefore to do what we can by giving commands to young men. But mere youth should not be the only qualification; as there are such dreadful things in this world as cautious and lazy youths, with these we must have nothing to do; let us seek for our Cavalry leaders among the *élite* of our young officers; let us strive to find men with vast energy, great intelligence, boiling courage, and immense self-confidence. It may be said that we are proposing a dangerous plan: be it so; Cavalry should revel in danger and not avoid it; and yet what is the danger? Merely that of venturing something to gain everything, in lieu of risking nothing and getting nothing; but, if despite our warning and the teaching of all history Government is not disposed to take our advice, time will show that, as surely as our Cavalry is commanded by old men, so surely will it go through all its equestrians, "unhoused and unsung."

THE Governor General, the *Englishman* is informed, will leave the Hills early in October, he is expected at Lahore about the 15th October.

THE *Englishman*:—The Maharaja of Cashmere lately asked Government to grant him some land in lieu of the money he lent during the mutinies, and in consideration of his services, for which he had, as yet, received nothing but empty honors. The Secretary of State we has distinctly objected to transferring estates to independent chiefs, thus transferring the allegiance of the people and placing them under strange laws and customs. Rewards may be given in any other form, but with the sanction of the Secretary of State only.

The *Hurkaru*:—We call the attention of our readers to the pleasant intelligence contained in a notification from which they will learn that the line for passengers from the Bolundshuhur Station to *Delhi* is now open.

According to the same paper, as soon as the Statistical Report of the Army, now in course of preparation, is completed, the Statistical Branch in connection with the Office of the Principal Inspector General of the Medical Department will be abolished, and a similar office is to be established on a more extensive scale under the immediate management, and control of the Sanitation Committee, where the Statistics of the Presidencies of Bengal, Madras and Bombay will be prepared. The proposed arrangements will be carried into effect as soon as the orders of the Secretary of State are received in this country.

THE *Hurkaru* says that his Excellency the Commander-in-Chief will be in Calcutta in November, accompanied by the Head-quarters Staff, and the heads of the Military departments, with their office establishments. The days of Simla sojourning for Army Head-quarters are at an end, and, for the future, the Commander-in-Chief will, as a general rule, reside in Calcutta, taking with him only a flying camp, and a few officers, whenever he may have occasion to visit the Upper Provinces on his annual tours of inspection.

The Governor General will also be in Calcutta in November, and we lay the foundation stone of the Dalhousie Institute about the middle of the month.

THE *Hurkaru* is informed that the Corps of Muzbee Sikhs to be raised and officered for service at Singapore and in the other Straits Settlements, will be entirely Royal, will be raised by the Horse Guards, and be officered from the British Army. We are not informed whether or not officers will be selected who have had experience of India and are acquainted with the language, but we would hope that such is to be the case, to prevent failure and disappointment. This new Sikh regiment is to be a "working" Corps, but as a general rule, the men—certainly the non-commissioned officers—will be more overseers of convict and other laboring gangs, than actual workmen.

THREE or four days ago says the *Delhi Gazette* of the 28th ult. the Maharajah of Benares sent word to the local authorities that a stranger Mahomedan in the city had made urgent applications for an interview with him, on the plea that he bore confidential despatches which must be delivered into the Maharajah's own hands. For some reason the man was suspected to have come from the neighbourhood of Sittana; it was therefore decided that the interview be granted and, at the special request of the Maharajah, an Agent of Government be concealed in the room of audience to hear all that passed.

The scoundrel who gives his name as Gool Khan of Rowah duly kept his tryste, and presented what purported to be letters bearing the signatures and seals of the Akhoond of Swat and Rajah of Jummoo, introducing the bearer as their confidential agent who would receive anything the Maharajah would send them; and who bore messages of importance from them to the Maharajah. The man then went on to state, that it was arranged by the Akhoond and the Rajah of Jummoo, that they should make a joint attack on the British immediately after the rains and the Rajahs, Nawabs, and other men of influence in Hindustan, be invited to co-operate by simultaneously rising, and by sending recruits and money to Sittana.

When he had exhausted his budget, the Agent of Government stepped from behind the purdah and arrested him. Other Punjaubees have since been taken in the city who have been consorting with this man, and from whom further revelations may be expected; meanwhile Government is vigorously prosecuting enquiries in other quarters.

It is suspected these men are mere imposters, and in no way connected with, or commissioned by the Akhoond or Rajah, but merely trafficing on the discontent of the people for their own peculiar benefit. Anyhow such agitators greatly interfere with the advancement and prosperity of the country, and it is high time severe examples were made. We can no longer be blind to the fact that the dissemination of treason, and rebellion to the English rule, is now a regular and favorite profession, followed by certain sects of the Mahomedans. Doutless further important information will shortly be obtained, which we hope to be able to lay before the public.

THE following is from the same paper:—At last!—Government House in Calcutta is being done up—*i. e.* done up in a renewal point of view. If we mistake not the measure has been "under consideration" ever since the days of Lord——we're afraid to refer back so far. We trust the Asiatic Society will, at a special meeting, consider the advisability of bidding high for the discarded furniture and ornaments, to be henceforward located in that receptacle for all that's quaint and curious, the museum. At all events we beg His Excellency the Viceroy will so far respect the tastes and feelings of the "up country" people, as to prevent, by especial legislation if necessary, those rusty, musty, faded, gilded chairs and sofas, and trumpery chandeliers finding their way up to this part of the world to grace the saloons of any of the "independent chiefs" around, us. "The Insticca" of Calcutta made a vigorous onslaught against vile pork and worse beer; we respectfully, entreat the attention of their Ludships to this rotten, antiquated furniture, likely to come into the market; and, in a spirit of philanthropy, beg to point to the burning ghauts as their proper destination.

The interior of the Viceregal palace, is, we are told, being most elaborately finished. Cost is not to be considered. In fact it is to be embellished with "entirely new scenery, decorations, and ornaments; regardless of expence"—to the public.

The roofs are being finished something in the style of the Louvre. It is supposed Sir John Lawrence is intending to distinguish the remainder of his reign by a series of the most magnificent entertainments, far surpassing any on record in the annals of the Calcutta palace. He has probably resolved on refuting those very absurd rumours of his stinginess, so prevalent a short time ago in certain quarters. The contrast between the ceiling and walls of the vice-regal hall glittering in all the pride of rich and costly decoration, and a so-called shabby table would never answer. Calcutta society has great days in store for it.

LATEST INTELLIGENCE.

(By Electric Telegraph.)

GALLE, 1ST AUGUST.
Steamer *Bengal* from Calcutta anchored.

GALLE, 2ND AUGUST.
Steamer *Orissa* from Bombay anchored.
Steamer *Nubia* sailed for Calcutta.

CARWAR, 2ND AUGUST.
Steamer *India* from Bombay anchored.
Steamer *Arabia* from Calcutta anchored.

LATEST FROM ENGLAND.

REUTER'S TELEGRAMS.

[*Special for the "Bombay Gazette."*]

LONDON, (VIA GALLE,) 11TH JULY.

THE debate on Mr. Disraeli's proposed vote of censure lasted four days, and was very animated. At one time exciting personalities caused a scene in the House. The policy of the Government was severely denounced; but, by Cobden and other members voting for Government, the motion of censure was rejected by a majority of 18 in a house of 608 members.

Lord Malmesbury moved a vote of censure in the House of Lords similar to Mr. Disraeli's, which was carried against the Government by a majority of 9 in a house of 355 members.

It is understood that the Ministry will not now dissolve Parliament.

The *Post* continues the publication of a series of despatches concerning the alleged intention to revive the Holy Alliance, Austria and Prussia most emphatically repudiating them as false.

The object of the mission of the brother of the King of Denmark to Berlin is said to be to propose peace on condition of the admission of Denmark into the German Confederation, Denmark thus becoming the German naval power.

Such a policy will probably be opposed by France, who in a circular note expresses a hope that grave complications will not arise, necessitating a change of the present French policy.

Austria and Prussia have issued circulars throwing the whole responsibility of the war on Denmark, and declaring that the allied powers no longer consider themselves bound by the concessions made at the Conference.

The Prussians have assumed the administration of Jutland.

The Frankfort Diet has called upon the Duke of Oldenburg to substantiate without delay his claims to the Duchies.

The Italian Parliament has passed a vote of confidence in the Ministry.

The Algerian insurrection has been suppressed.

It is rumoured that "Manhattan," the *Standard's* American correspondent, is dead.

LONDON, 18TH JULY, 5 P. M.

Latest dates from New York, July 7th.

A large force of Confederates has occupied Harper's Ferry and Hagerstown in Maryland, and is advancing northwards.

Lincoln has called out the militia.

Sherman has occupied Marietta: Johnston retreating to the Chattahoochee river.

Watson's Cavalry (Federal) destroyed twenty miles of the Danville Railroad. Their communications were afterwards intercepted; but they cut their way through with heavy loss.

Martial law in Kentucky sanctioned.

Mr. Chase has resigned; Senator Fessendeu appointed his successor.

Gold, 221.

At the solicitation of Denmark, the allies have granted a fortnight's suspension of hostilities.

Negotiations for peace have commenced.

Fair Dhollera, 23¼d.; market dull. 7 lb. Shirtings, 18s. 3d.; market firm.

PRIVATE TELEGRAM.
LONDON, 18TH JULY.

Cotton, dull.
Fair Dhollera, 23¼.
Linseed firmer. No sellers.
Money getting dearer.

CHAMBER OF COMMERCE TELEGRAM.
LONDON, 18TH JULY.

Fair Dhollera, 23½.
Fair Dhollera May, June, July shipment 23¼.
Linseed, 65. Market advancing.
Shirtings, 7lbs. 18s. 6d.
Twist, 33d.
Madapollams, 8s. 3d.
Market, active.
Coir, advanced £1–5–0.
Confederates invaded Maryland.
Armistice between Denmark and Prussia.

NEWS-LETTER.

(From our own Correspondent.)

LAHORE, 25TH JULY.

THIS station has been the scene of two tragedies during the present month. In one case, the *Lahore Chronicle* informs us, in a brief obituary notice, that Mr. Shelverton, a member of the press establishment of that paper, died very suddenly. This announcement does not supply the *whole* truth, for it tells not how the demise occurred. The story runs thus: Shelverton was unhappy in mind on account of the unkind treatment he constantly received from the superintendent of the press establishment. The last "bullying" of his official superior immediately proceeded the fatal issue, and appears to have directly led to it. The tongue is "full of deadly poison," as poor Shelverton too bitterly experienced. Smarting under a sense of injury and mortification occasioned by his superintendent's stinging vituperation, the unhappy man is said to have expressed himself to some other members of the establishment in terms of forewarning of a tragical termination to his misery. He returned home from his work as usual, and retired to rest at night. On the following morning he left his bed at an early hour and went into another room, and as it was his daily practice to spend two or three of the morning hours apart in that other room, his going there on the present occasion gave rise to no suspicion or enquiry as to his intentions. All was still, as usual, in that room, and it was thought that Shelverton slept; but as the time seemed unusually long, his friends entered, and discovered the dead body of the suicide suspended.

In the other case the murderer and the victim were two persons, the latter a Moolla of the city, the former his disciple and a lad of nineteen. The Moolla, having administered to his pupil the day's *quantum* of indoctrination, laid himself down to sleep, the office of watching him while he slept devolving upon the lad. The Moolla was rich, and the disciple poor; and the latter conceived the idea of quietly and unobservedly putting his master "out of the way," and possessing himself of the least so much of coveted property as he could remove at one lift. He accomplished his purpose of murder by means of a stout rope with which he successfully strangled the sleeper. The young murderer then, collecting and taking with him all he could put up and conveniently carry on a long march, set off in the direction of Goojranwalla. Our famous Police, however, very speedily got on his track, secured him, brought him back safe and sound, and placed him in limbo. He is now in a fair way to swing for his exploit. A striking illustration this lad of nineteen furnishes of the mild inoffensiveness of the gentle native!

A printed "memorial," forwarded from Calcutta (and said to be a product of Mr. G. W. Kellner's clever pen), is in circulation here for signatures of members of all grades of the Uncovenanted Service. It is addressed to "H. E. the Viceroy and Governor General of India in Council," and it "respectfully sheweth, that, having duly considered the revised edition of the Rules for Leave of Absence and Retiring Pensions, published in the Notification of the Financial Department, dated the 13th April 1864, your memorialists beg leave respectfully to solicit a reconsideration of some of their provisions." This memorial is admirably "got up" and reflects much credit on its author for the clearness of its statements, the force of its arguments, and the modesty of its requests. It ought to be adopted unanimously all the country over.

Its objects are summed up thus:—

"I. That the Rule, allowing privilege leave to accumulate up to a limit of three months, be revived.

"II. That the privilege formerly enjoyed by Uncovenanted Servants in common with other Indian Services, of reckoning periods of absence on sick leave towards pension, be restored, up to a limit of two years in a service of 25 years.

"III. That service be allowed to reckon from the age of twenty, and that the graduated scale of pension proposed in para. 10 be introduced, subject to the limit of £300 a year after 15 years' service, and £500 a year after 25 years' service, but without prejudice to special claims to pension in excess of those limits."

The proposed "graduated scale" starts with "20-60ths (one third) of average salary of the last three years of service," which is given after 15 years' service, and then rises, step by step, asking 21-60th after 16 years, 22-60ths after 17 years, 23-60ths after 18 years, and so on, adding one-sixtieth of salary for every additional year of service, till the maximum is reached of 30-60ths, or one-half of salary after 25 years' service. The memorial has been received here with much favour, and an influential member of the service concerned has proposed the addition of another specific request, that "such Uncovenanted officers as entered the Service prior to the promulgation of the new rules should be allowed the option, on retirement, of electing for the old rules."

The coal recently discovered in the Salt Range of this province has been tried on our Umritsar and Mooltan lines and found to answer. The greed of the "iron horse" will now, we hope, be satisfied with an unlimited supply of the right kind of provender. In March, April, and May 1858, during the administration of Sir John Lawrence as Chief Commissioner of the Punjab, the country between Lahore and Peshawur was surveyed with a view to the eventual connection of the two points by railroad. The survey was accomplished by Mr. W. Brunton, then Chief Engineer of the Punjab Railway, at a cost of Rs. 2,216, and the fruits, rather late in coming, will now, it is believed, begin to show themselves. A line is projected to Jhelum, and this will ultimately be pushed on to Peshawur. We are now, therefore, contemplating railway extension in two opposite directions, up north-west to Peshawur, down south-east to Delhi, and Sir John Lawrence, I understand, has resolved that both lines shall be constructed simultaneously. You are doubtless aware that a portion of the contracts for the Delhi line have been given out, and we all know that Sir John Lawrence won't let the grass grow under his feet as regards the other one. The grand difficulty between this and Peshawur is the river Chenab, which sometimes spreads out to a width of several miles. The proposition of the local government is that the river should be crossed by steam ferry-boats; but to this the Chief Engineer of the Punjab Railway objects on the ground that the worry of shipping and unshipping of passengers and goods at the river would at once be voted a public nuisance, while at the same time the additional expenditure for the river establishment and for extra coal would be met by no corresponding commercial advantage. The Chief Engineer is of opinion that in the long run the cheapest and most convenient plan will be to construct a permanent bridge over the Chenab and thus have one continuous line. This commends itself to our common sense. The scheme of the local government, if it ever were adopted and put in practice, would, I apprehend, prove ephemeral, and needlessly expensive while it lasted. The old proverb, "Penny wise and Pound foolish," receives too frequent illustration in the financial propositions and arrangements of the present local administration of this province. The decision of the question of the Chenab difficulty, however, rests with Sir John Lawrence to whom it has been referred. May His Excellency's shadow never grow less!

We are having plenty of rain, and it is cool. The *Bombay Gazette* of the 15th reached me yesterday, 24th, with tokens of rain on the road.

BOMBAY.

WE understand that Branches of the Asiatic Banking Corporation will shortly be opened at Surat and Ahmedabad for the transaction of business.

WE hear it rumoured that Mr. J. R. Naylor, C. S., is likely to be appointed Judge of the Small Cause Court at Ahmedabad, at which station he is now employed as an Assistant Collector and Magistrate.

WE regret to learn that Captain Cockerell, Paymaster H. M.'s 3rd Dragoon Guards, died on Tuesday afternoon at Poona. His remains were interred with military honours yesterday morning.

WE understand that the Directors of the Bombay Presidency Bank, which opened its offices for business on Monday last, have concluded an arrangement, on highly satisfactory terms, with the Union Bank of London to be their Agents and Bankers in England.

WE are informed that the Hon'ble Mr. Rustomjee Jamsetjee Jeejeebhoy has presented the munificent sum of rupees ten thousand to the Managers of the Mutton Supply Company, which last month. This is [illegible] that the other [illegible] of the [illegible] gentleman.

THE Choir of the Young Men's Society will perform on Sunday next, the 7th instant, at the Cathedral of N. S. d'Esperance, at 7 A. M., Mozart's Mass No. 1, under the able direction of the Revd. L. Meurin, S. J.; to which the attention of all those interested in sacred music is particularly directed.

THE *Punjab Bhaskaree*, a weekly newspaper published at Ahmedabad, states that a Brahmin named Tookaramjee Ramlall, one of the Pundits or learned men of the Court of Jondhpoor, was arrested and kept in prison for more than a week at Palestana, by the Rajah, and was deprived of his jewels and money to the value of about Rs. 40,000, chiefly by fraud with him during his tour of pilgrimage. This intelligence having reached Jondhpoor, the Rajah complained to the Political Agent, Mr. Nixon, who, it appears, has addressed a letter to Major Keatinge requesting him to get the Pundit released.

SMALL CAUSE COURT: NEW JURISDICTION.—Up to the 1st of August, 210 suits were filed under the extended jurisdiction of the Court: that is during 53 Court days, including three days before the vacation in May, and excluding Sundays and holidays, which gives an average of very nearly four suits per diem. Of the suits so instituted, 138 had already been set down for hearing before the 1st of August, out of which 130 were disposed of, and only eight remained postponed. These eight suits, together with the remaining seventy-two suits filed, are made returnable up to the 25th of August, being, exclusive of Sundays and holidays, 20 Court days, during which the Court will have to dispose of these eighty suits, being at an average of four suits a day, which is also the average of suits daily filed: so that upon this calculation the suits under the new jurisdiction will require the whole time of the First Judge for their disposal. The institution and other fees realised by the Court upon suits under the new jurisdiction during the months of June and July have exceeded Rs. 14,000, or Rs. 7,000 a month; being, on an average, about Rs. 70 per suit upon 200 suits.

SMALL CAUSE COURT ARRANGEMENTS.

WITH reference to the arrangements made by the First Judge, under Section XIV. of Act XXVI. of 1864, and published on the 28th June last the following orders, in addition to, and partly in supercession of the same, have been made and shall obtain from this date, until further notice:—

1st.—Owing to the suits brought within the jurisdiction of the Court by Act XXVI. of 1864 being at present sufficient to occupy the whole time of the First Judge, the *2nd list* of causes under the *old jurisdiction* shall not, as heretofore, be set down for trial before him.

2nd.—In suits under the new jurisdiction every summons shall be made returnable after twenty-two days, and must be served ten clear days before the day appointed for the hearing of the cause, unless for valid reason shown a special order be made by the Court that any such summons shall be made returnable for an earlier day.

3rd.—At the institution of every suit under the new jurisdiction a brief written statement containing the name, description, and place of abode of the parties, the subject of the claim, the cause of action, and the relief sought for, shall be presented to the Clerk of the Court, and shall, under his directions, be included in the summons without any alteration being made therein.

4th.—When the plaintiff in any such suit brings his action upon a written document, he shall produce the same to the Clerk of the Court when presenting his statement of action, and shall at the same time deliver a copy of the document to be served upon the defendant with the summons.

5th.—Should any such document be in any other language than English, it shall be handed over, together with the copy, by the Clerk to the Translator of the Court, who, after comparing the copy with the original, shall return the copy to the Clerk of the Court to be served with the summons; and keep the original for translation, which shall, if possible, be made six clear days before the day of hearing.

6th.—Should the defendant require any document to be translated, he shall present the same to the Translator of the Court six clear days before the day appointed for hearing; so that the plaintiff may have an opportunity, before the trial, of inspecting the original in the office of the Translator; and of obtaining a copy of the translation if required by him.

7th.—If the document be an entry in a shop-book or other book, it need not be produced for translation, unless it purports to be written or signed by the party against whom it is to be produced as evidence, or by some person authorised by him to write or sign the same; but when the suit is brought upon an unadjusted account, the particulars of the same must be filed in writing.

By order of the First Judge,
J. C. V. JOHNSON, Clerk of the Court.
Bombay, Court of Small Causes, 1st August 1864.

BOMBAY, BARODA, AND CENTRAL INDIA RAILWAY.

OPEN 185¼ MILES.

Statement of Traffic, week ending 10th July 1864.

of earth and showers of stones set in motion by the Commissioners of Health for the town and island of Bombay.

I am prepared to admit that drains are very useful constructions, and that they will benefit future generations, but I do not admit that the difficulty in their erection requires us to propitiate the gods to the extent required by our Commissioners; besides they should recollect that M. Curtius voluntarily leaped into the chasm; compulsory interment I apprehend will not be found equally effectual, and as my tastes and predilections on the subject have not been consulted, I trust I am not transgressing the bounds of citizenship in attempting to enlighten our drain makers by drawing a parallel between Mrs. Glasse's caution and the measures they themselves ought to have pursued.

"First catch your hare and then skin him" might not inappropriately be rendered, "First arrange your plans and then commence your work." That the Municipality of Bombay have reversed this good maxim is to be inferred from the length of time the cutting has been left open in Bazaar street.

That no arrangement have been made to remove the earth recovered from these cuttings is plainly apparent from the mounds which are being formed near their works—some of these mounds are nearly as high as the houses in their vicinity; and when the houses so treated are closed in on three sides by buildings, nothing but downright neglect on the part of those responsible in not taking proper steps for the deposit of superfluous soil can be allowed to account for the blocking up of the only side open to those houses.

The blasting part of the business also is carried on in a most disgraceful manner; heaps of stones, some weighing two pounds, are seen flying about destroying surrounding property. I will say nothing about endangering life, for of this commodity the Commissioners must feel that there is a superabundance in the town and island of Bombay.

As Mrs. Glasse does not offer a recipe against the propulsion of missiles, I may as well hint, with every deference to the august body to whom my remarks are addressed, that it is possible to confine their rubbish within a given space by using bamboo-fences or gratings.

SALUS POPULI.

BENGAL.

It is reported that an officer is to be appointed to examine the frontier of Bootan towards Assam to ascertain what steps have been taken by the Bootеas towards strengthening their defence.—*Englishman, July 27.*

We hear from Darjeeling that Captain Lance's appointment in Kooch Behar as Assistant to Major Houghton has been confirmed by the Viceroy as a temporary arrangement.—*Id.*

We hear from Agra that Major Nixon has been deputed to Ulwar to enquire into the case of murder, or execution, by the hand of the Raja himself, lately reported in the Newspapers.—*Id.*

We learn that Captain Austin, one of the members of the Bhootan Mission has been deputed to write a narrative of the adventures of the mission with an account of the country passed through. Three months are allowed for this work.—*Id.*

We hear from Burmah that the Governor-General has disapproved of the proposal to grant travelling allowance to Commissioners of Divisions; he considers that the consolidated pay of 2,500 Rupees a month is enough, and declines to sanction the Rs. 250 a month proposed for travelling.—*Id.*

MADRAS.

From an order dated the 18th instant, we learn that Government have sanctioned the disbursement of a reward of one hundred Rupees to two Ryots in the Kurnool District for killing a man eating tiger that had for some years infested the villages at the west of the Nellamala Hills. This tiger which was known by a long claw in his off hind leg, is stated to have killed eight men and upwards of fifty cattle at various periods, and his death has caused a general feeling of security in the localities he haunted.—*Athenæum and Daily News.*

Referring to Dr. Days Memo on fish for the Hills, we find that the Governor in Council will be glad to aid any experiment that might be made at a moderate cost for the purpose of stocking the rivers on the Neilgherries with good eatable fish, and it is observed that from the success which has attended the transport of Trout ova from England to Australia, there can be little doubt that they could be conveyed to and naturalized on the Neilgherry Hills where, as Dr. Day observes, the rivers are well adapted for them. Dr. Day has been requested to furnish an estimate of the expense of bringing out the spawn, and other particulars, on the receipt of which the Government will be in a position to determine as to the expediency of defraying the cost of the experiment.

We learn from Ooty of the occurrence of a melancholy accident. Continued rain had been falling for a week or days, and the streams and rivers in the neighbourhood were all full with [illegible] Pent. On Saturday evening last [illegible] Schnarre, a planter, was on his way home to spend Sunday with his family. In attempting to cross one of these streams he and his pony were swept away by the current, and were drowned; his body was found the following day and taken into Ooty. He has left, said to say, an aged mother and a widow with five children to deplore his untimely end.—*Id.*

NORTH-WEST PROVINCES.

We learn from Benares that the rains, though too late to save the rice corps, are in time for the sugar-cane. The cotton crop in these provinces will, we are afraid, fall very far short of expectation, even if heavy rain now continue. Distress must prevail more or less, as it was on a plentiful supply of cotton, to which so many agriculturists devoted their lands, that dependence was placed for the realization of handsome returns.

Imagine the state of affairs, if the Canal officers had been permitted to carry out their design of closing the Canal to irrigation at the commencement of the hot season.—*Delhi Gazette, July 28.*

THE HARBOUR WORKS AT BEYPORE.

To the Editor of the Athenæum and Daily News.

Sir,—Lest there should be some misapprehension as to the nature and magnitude of the proposed Harbour Works at Beypore, I send you an extract from the "Memoir on the Havens of the Western Coast." Those who are acquainted with such works will need no explanation, but as there are many to whom they are not familiar except from what they have heard or read, they may possibly when they see Breakwaters proposed, immediately think of the Plymouth, Holyhead, Portland, Dover and Cherbourgh Breakwaters—the finest and most costly works of the kind in the world, enclosing or intended to enclose immense Bays. The proposed works at Beypore are in comparison to the works above named, what the proposed Church at Ooty would be to the Cathedrals of Rome or Milan. Works of the extent proposed at Beypore would in England occupy about twelve months only in construction. Vessels would probably be able to use the Harbour during the second year, though the works might hardly then be complete—the surprise is that the Railway Company did not make this a part of their project, for the works are neither difficult, novel or doubtful. I am, Sir, Your obedient servant, Wm. Sowerby.

Madras, 25th July 1864.

Extract.

The Harbours on the Western Coast of India and their proposed Improvement.

Beypoor.—The Madras Railway upwards of 400 miles in length from that city to Beypoor exclusive of 70 miles of a branch to Bangalore, has been made to the west coast at an expenditure of about £5,000,000 without any place of shipment being yet provided at its terminus. This is situated at the out-fall of a river of some magnitude, flowing from the Western Ghats, but as which there is a bar of the worst kind with a small rise of tide, and therefore only accessible to small native craft.

The system of making Railways and even ordinary carriage roads from the coast to the interior of the country, must be erroneous in principle, without previously securing proper places of shipment. Doubtless such a view of the subject has not escaped the notice of the Indian Government, but hitherto nothing has been done, except the erection of a few light-houses along the chief points of the coast.

Beypoor River.—The sources of the Sharapoya river are on the western slopes of the Neilgherry Hills and the Southern flanks of the Western Ghats. Its waters are discharged into the Indian Ocean between Beypoor on its right and Chalium on its left banks. 74 miles south of Calicut with the exception of an off shoot, which falls into the sea at that place.

The present terminus of the Madras Railway is at Chalium. There was a little trade at this place previously to its formation except in timber, chiefly teak, the growth of the forests in the interior floated down the river for exportation.

A considerable change has taken place at the out-fall of this river between 1846 and 1856 as appears by the comparison of the charts No. 17-18-19 and 20. Much of the Beach on the south side during this interval was washed away and the rocks close in shore were in 1856 quite exposed to the lash of the sea with a tract of water between them and the land. The bar which in 1846 was in a line between the sand beaches immediately at the mouth of the river was in 1856 removed considerably seawards abutting upon the outlying rocks, thereby causing a large extension of the northern sand bank between the bar and the shore, on which the sea now breaks with violence. An alteration also appears to have taken place at the mouth of a water course discharging at Chalium, and the main stream above it has now its principal channel on the Beypoor side.

It is now suggested that the mouth of the river might be improved in the following manner.

1st—To run out two piers from the sand beach. One on the North side, the other on the South, 350 and 450 yards in length respectively, both constructed with timber piles and rubble stone, terminating with circular heads. The mouth of the river would thus be confined to a width of 250 yards with lights or buoys on the seaward side of each pier.

2ndly.—To prevent the formation of a bar, or at all events to reduce it to a minimum, it would be necessary to keep off the blow of the sea by a breakwater in connection with the outyling rocks 700 yards in length, composed wholly of rubble stone, coated on its exposed side with large blocks of biton, terminating seaward in 13½ feet of water at a low spring tide. The rise being of such times from 4½ to 6 feet there would be a depth over the bar of at least 18 feet at high water. No parapet would be required to the breakwater, which is contemplated to have its crest only a few feet above high water, to allow the top of the waves to pass over it, and assist in quelling the in-coming sea, which would be further dispersed in the bay left to landward of the rocks. The seaward head to be circular and carried higher than the rest of the work, to make it distinguishable at sea with a light-house thereon.

3rdly.—To prevent the swell especially during the South-West monsoon, from entering the channel, it would be requisite to construct on the northern sand bank another break-water 400 yards in length detached from the land, not so substantial as the other, but of the same character; the waves passing round its southern end, would then naturally fall into the adjacent bay, and be there broken up and dispersed; and

4thly.—To reclaim within the piers an area of about 20 acres now occupied unnecessarily by water, adjacent to the Railway Station, and on which their works might be extended, with a wharf between this reclaimed space and the south pier, alongside of which vessels might lie in safety, well water borne at low tide, in consequence of the run from the adjacent stream.

The estimated cost of executing the external works above described amounts which 10 per cent. for contingencies to £1,80,000.

Summary.

The improvements of the Harbours should however take precedence of Road, or at all events be carried on simultaneously with them, and not as at Beypore left for consideration after the formation of a Railway costing £5,000,000 sterling with a terminus on a comparatively inaccessible beach of the open sea, where a Harbour might have been brought into use at the cost of a few miles of this gigantic undertaking.

In consequence of the dilemma in which this Railway is now placed, a proposal is in negotiation to extend it to Cochin; this must be at a further cost of at least half a million more, but the expense would not end there, for that Harbour has been shown to require an outlay of £300,000 to make it efficient. This great expenditure may then fairly be put in juxtaposition with the estimated cost of the works at Beypore of £180,000 to form a Harbour equal to all the requirements of the trade to the coast for many years to come, without any further extension of Railway. If deeper water hereafter be necessary over the bar, than is contemplated to be attained by the scheme herein set forth, then the seaward prolongation of the Piers would effect that object at a cost of between £50,000 and £60,000.

(Signed) John Murray, C. E.,
(") Wm. Sowerby, C. E., F. G. S.
11, Great Queen Street, Westminster,
12th December 1863.

Note.—The quantity of land available for reclamation along the banks of the River but now covered by the tide is much more than 20 acres but the precise quantity cannot be determined without more perfect charts.

IRISH EMIGRATION AND FEDERAL ENLISTMENTS.

(From the Economist.)

In the last report of the Emigration Commissioners we find a show of argument and an array of figures designed to negative the popular impression that the amount of emigration from Ireland has been materially stimulated by the large bounties offered in America to those who enlist in the Federal armies, and that a considerable number of those who cross the Atlantic from the sister island go with the intention of entering the military service of the North. We apprehend, however, that the figures are incomplete, and we are sure they are far from bearing out the conclusion deduced from them.

"The emigration from Ireland last year (say the Commissioners) was less *in proportion to the population* than in any the ten years between 1845 and 1854." Very true; but it was absolutely larger than in any year *since* 1854; it was considerably larger, larger by 60 or 70 per cent., than the average of the *last* ten years; it was more than double that of 1862, and treble that of 1861;—and this even by their own showing.

But there is much reason to believe that their figures considerably underrate the total emigration from Ireland. We will place side by side their figures with those given in the equally official "Irish Agricultural Returns," reproduced in "Thom's Irish Directory," and in Dr. Neilson Hancock's semi-official "Report on the Supposed Decline of Irish Prosperity." The first column gives the numbers of *recorded* Irish leaving the shores of Great Britain in emigrant vessels:—the second column, those leaving the shores of Ireland announcing their intention never to return:—

	Emigration Commissioners.	Agricultural Returns.	Difference.
1859	52,989	80,609	27,620
1860	60,835	84,620	23,785
1861	36,322	64,292	27,970
1862	49,680	72,730	23,050
1863	116,390	117,800	1,410

Now the difference between these two returns must consist in part of those who leave Ireland to settle in England and Scotland, and so do not come under the cognisance of the Emigration Commissioners,—and in part of those emigrants whose "native country" is recorded as "not distinguished." The number of emigrants from the United Kingdom whose place of birth is not known, was as follows:—

1859	18,897
1860	27,944
1861	25,954
1862	20,140
1863	23,061

It will be seen that the number whose native country is not recorded agrees very nearly with the discrepancy in the columns we have compared above,—except in the last year 1863, where the returns exhibit a peculiarity which we are wholly unable to explain. At all events we shall be perfectly safe in assuming that at least *half* of those entered as "native country not distinguished" were of Irish birth. The *real* Irish emigration of the last five years will then stand thus:—

1859	62,500
1860	74,800
1861	49,500
1862	60,000
1863	128,500

Now, when we bear in mind that the civil war did not fairly begin till 1861; that the bounty on recruits and substitutes did not attain any great height till 1862; and that it was only in 1863 that it reached its enormous amount of 400 500, and 700 dollars, we may well think an advance from 49,500 to 60,000 and 128,000 in three years no trifling increase in emigration to have flowed from such a source.

At p. 14 the Commissioners give two other tables in confirmation of their arguments that the notion of enlisting in the Federal armies has produced little if any effect on Irish emigration, but which tables appear to us to point decidedly the other way. We give the actual figures of these tables, reminding our readers that (as we have just explained) an addition of about 20 per cent. is necessary to raise the Irish emigration to its probable actual amount.

	Total Emigration to the United States.	Total Irish Emigration to the States.	Irish single men going to the States.
1859.....	70,303 ...	41,180.....	15,494
1860.....	87,500 ...	57,247.....	21,781
1862.....	58,706 ...	33,521.....	11,264
1863.....	146,813 ...	94,477.....	36,083
First three months of	Total Emigration to the United States.	Irish Emigration to the States.	Irish single men going to the States.
1859...	10,005...	5,491.....	2,597
1860...	15,107...	9,063.....	4,282
1863...	24,916...	16,663.....	6,865
1864...	32,280...	21,798.....	9,670

The first table shows that the *total* emigration to the States, the *Irish* emigration to the States, and the number of single men going thither, were all double in 1863 (when the bounty had time to operate) what they were in 1859 (before the war broke out). The second table shows these same numbers to be *doubled* in 1863, and *trebled* in 1864, when compared with 1859. If we may place any reliance on the vast numbers of destitute and unprotected Irishwomen said to be now left in New York, it is by no means only the single men who enlist.

The Commissioners themselves admit (p 15) that from 20,000 to 25,000 of the emigrants in 1863 may have been available for enlistment in the Federal armies,—which we dare say is not far from the mark. If we consider the vast numbers of Irish who have gone to America for many years back, and the great inducement offered them, we shall probaly not be over the truth if we calculate that from first to last 100,000 Irish, and perhaps nearly the same number of Germans, have taken service with the Northern combatants. The emigration from Ireland must, however, also have been greatly encouraged both by the bad harvests of the last three years, and by the large sums yearly remitted by settlers in America to their friends at home (chiefly Irish). The aggregate amount cannot be far short of half-a-million. As far as ascertained, these sums were in

	£
1859	575,000
1860	577,000
1861	426,000
1862	382,000
1863	412,000

The debate on Irish Emigration in the House of Commons on Tuesday threw little fresh light upon the subject. But it served to establish more clearly than ever the unquestionable facts that emigration will and must go on so long as the prospects of Irishmen are so better on the other side of the Atlantic than on this, and so long as the family affections which are so strong among the Irish induce those who remain at home to wish to rejoin those who have gone abroad, and those who are doing well in America to send over funds to enable their friends to follow their example. As long as the new country continues to offer such splendid possibilities to the young and energetic settler, as long as wages in the old country remain little over the starvation point, no aid that Government could render in the way of fostering public works and reclaiming waste lands can be expected to exercise any but the very slightest influence in checking the tide of emigration; nor is it at all clear that Government ought to take any steps at all to retain in the country those who are reasonably convinced that they can better themselves by leaving it; nor we think will any sensible person, unless it be a recruiting sergeant, seriously deplore the exodus. As we have said before in these columns, all that could be done by the Legislature or the Administration, or even by active and patriotic landlords, to employ the peasantry and improve their position, could scarcely hope to effect more than to raise their wages and afford them more constant occupation. The Irish labourer, therefore, who remains in Ireland, may aspire to realise in time the dream of ten shillings a weak instead of six, and of a cleaner and more weather-tight cabin:—but that is all. The Irish labourer who crosses to America is pretty certain that ere long he himself will become a well-fed proprietor and may reasonably hope that his children will be prosperous and perhaps wealthy farmers. It is, therefore, selfish and, we believe, unwise to wish him to dawdle on at home, waiting for a *slightly* better day.

THE FIGHTING STRENGTH OF ENGLAND.

(From the Army and Navy Gazette.)

While the great question of peace or war is hanging in the balance; while our contemporaries are eagerly scanning every indication of the course the Cabinet of England may adopt, it may be well for us, fulfilling our own particular functions, to take an estimate of the strength of the forces, naval and military, which England can bring into the field, should it be necessary for her to strike a blow to accomplish that which diplomacy has given up in despair.

The naval force which we have at hand, and which could be sent to sea immediately, is as follows:—

The Edgar, wooden ship, 600 horse-power, 71 guns, 3094 tons, 810 officers and men.

The Warrior, iron-cased ship, 1250 horse-power, 40 guns, 6109 tons, 705 officers and men.

Black Prince, iron-cased ship, 1250 horse-power, 41 guns, 6109 tons, 705 officers and men.

Prince Consort, iron-cased wooden ship, 1,000 horse-power, 35 guns, 4045 tons, 605 officers and men.

Hector, iron-cased ship, 800 horse-power, 28 guns, 4089 tons, 530 officers and men.

Defence, iron-cased ship, 600 horse-power, 16 guns, 3720 tons, 457 officers and men.

Aurora, wooden frigate, 400 horse-power, 35 guns, 2558 tons, 515 officers and men.

Galatea, wooden frigate, 26 guns, 800 horse-power, 3227 tons, 515 officers and men.

Wolverene, wooden corvette, 400 horse-power, 21 guns, 1703 tons, 275 officers and men.

Research, iron-cased wooden ship, 200 horse-power, 4 guns, 1253 tons, 135 officers and men.

Enterprise, iron-cased wooden sloop, 160 horse-power, 4 guns, 998 tons, 121 officers and men.

Geyser, paddlewheel wooden sloop, 280 horse-power, 6 guns, 1054 tons, 175 officers and men.

Assurance, wooden gunvessel, 200 horse-power, 4 guns, 681 tons, 90 officers and men.

Salamis, paddlewheel wooden steam-vessel, 250 horse-power, 2 guns, 65 officers and men.

Trinculo, wooden gunboat, 60 horse-power, 2 guns, 268 tons, 24 officers and men.

All these vessels could be placed at once under the command of the Admiral of the Channel Fleet, and would be more than amply sufficient to blockade nearly every port in the North or Baltic Sea; but as ships of a comparatively light displacement would be required for action in the narrow and tortuous channels of the Danish coasts, the Admiralty have ordered to be commissioned the Cordelia, wooden sloop, 150 horse-power, 11 guns, 579 tons, 130 officers and men; the Fawn, wooden sloop, 100 horse-power, 17 guns, 751 tons, 175 officers and men; the Racer, 150 horse-power, 11 guns, 579 tons, 130 officers and men. To these may be added the Achilles, iron-cased ship, 1250 horse-power, 30 guns, 6121 tons, 705 officers and men, which should be ready very shortly for sea. Then we have the Royal Sovereign, iron-cased wooden cupola ship, 800 horse-power, 5 guns of the heaviest calibre, 3963 tons, manned probably by 500 officers and men. The Royal Sovereign had her trial trip on Thursday, at Portsmouth, and was declared to be a great success. Under Sherard Osborn she will be a very formidable antagonist to any thing she may have to attack. Our Coastguard ships, which have all skeleton crews on board, could be provisioned and fully manned in a short time, and would do excellently well against anything not coated with iron. The Caledonia, iron-cased wooden ship, 1000 horse-power, 35 guns, 4125 tons, and the Ocean, also an iron-cased wooden ship, 1000 horse-power, 35 guns, 4047 tons, should be ready for active service in a month, each manned by 605 officers and men. We shall not make further allusion to our extensive steam reserves. We have said enough to show that we have a powerful fleet wherewith to carry on any operations which may be demanded of it. We must, however, note that to our Coastguard ships we have attached fifteen gunboats, all mounting two heavy pieces of ordnance, and each with a steam power of sixty horses. These would prove as troublesome to an enemy as horseflies would be to a quadruped—there would be no shaking them off.

The following is the strength of our land forces now in the United Kingdom:—

Cavalry.

4th Dragoon Guards	9th Lancers.
5th Dragoon Guards.	10th Hussars.
6th Dragoon Guards.	11th Hussars.
1st Royal Dragoons.	12th Lancers.
2nd Dragoons.	13th Hussars.
3rd Hussars.	14th Hussars.
4th Hussars.	15th Hussars.
8th Hussars.	16th Lancers.

Numbering about 650 officers and men each. The aggregate strength we believe is about 10,700 men.

Artillery.

Ten batteries of Horse Artillery, numbering about 1900 of all ranks and 51 batteries of field and garrison artillery (26 of the former, and 25 of the latter), amounting in the whole to about 11,800 men.

Royal Engineers.

Two troops Royal Engineer Train, and about 20 Companies, amounting in the whole to about 2,700 of all ranks.

Infantry.

The following battalions of the Line:—

2nd Batt. 1st Royals.	45th Regiment.
1st Batt. 2nd Queen's.	49th Regiment.
1st Batt. 3rd Buffs.	53rd Regiment.
1st Batt. 5th Fusiliers.	58th Regiment.
1st Batt. 6th Regiment.	59th Regiment.
1st Batt. 8th Regiment.	1st Batt. 60th Rifles.
1st Batt. 10th Regiment.	2nd Batt. 60th Rifles.
1st Batt. 11th Regiment.	61st Regiment.
2nd Batt. 12th Regiment.	64th Regiment.
1st Batt. 13th Light Infan.	69th Regiment.
1st Batt. 14th Regiment.	73rd Regiment.
1st Batt. 24th Regiment.	74th Regiment.
26th Regiment.	75th Regiment.
29th Regiment.	83rd Regiment.
31st Regiment.	84th Regiment.
32nd Light Infantry.	85th Light Infantry.
37th Regiment.	86th Regiment.
41st Regiment.	87th Fusiliers.

With the 1st battalion 21st Fusiliers, and the 39th and 62nd Regiments returning from Barbadoes, Bermuda, and Canada respectively, making a total of 39 battalions. Excluding the depots, the strength of each is a little under 800—about 780 on an average—or a total force of 30,000 trained men. The aggregate strength of the regimental depots, including those of battalions abroad, is about 18,000. The Household Brigade consists of 1300 cavalry, and 6000 infantry.

We may thus summarise the strength of the forces in the United Kingdom. Cavalry, Household, 1,300; Line, 10,700; total, 12,000: Artillery, horse, 1,900; foot, 11,800; total, 13,700: Engineers, 2,700; Infantry, Foot Guards, 6,000; regiments of the Line, 30,000; depots, 18,000; total, 54,000. Grand total, 82,000.

But in estimating the number of troops we could send into the field, we must deduct the depots, which would only serve to fill the ranks of the service companies for a time. This would leave some 64,000 men forming the regiments, but from this again we ought in fairness strike off one-fourth, including those not available for service, and those who must be employed at home. The result appears to be that we have now in the United Kingdom some 48,000 well-drilled and well-seasoned troops ready to go anywhere and do anything if properly aided by the auxiliary corps and the departments of supply. This would still leave us an immediate reserve of probably one-half that strength in the shape of recruits. Of the actual strength of the Militia assembled at the training which has just concluded we cannot speak with certainty, but we believe the muster was larger than in 1863, when the number actually present on the inspection day was 102,000. The Volunteers, as we know, amount to about 160,000. We do not speak of what force might be taken from India and the Colonies in the event of a pressure in Europe rendering some new arrangements necessary. But upon this we cannot argue, and the above facts are all that we have a right to put down in fairly taking stock of our military strength.

THE JUDGES OF ENGLAND.

(From Fraser's Magazine.)

We are about to attempt a sketch of the Judges of England, and we are reluctantly compelled to begin with the admission that they do not stand so high in the popular estimate, nor occupy a position of the same political and social importance, as in the olden time. Yet English justice was never more respected; and complaints of the administration of the law are almost exclusively confined to its costliness, which the best-intentioned law-reformers have hitherto proved unable to restrict within satisfactory limits. Are, then, the most conspicuous members of the judicial hierarchy, the judges of Westminster Hall, with whom principally we have to deal in this place, deficient in the personal qualities which should adorn and dignify the bench? Do they, although confessedly incorrupt and impartial, want learning, accomplishment, elocution, or urbanity? Are they of lower birth and breeding, or inferior general education to their predecessors? Such certainly is the more obvious conclusion; but, before hastening to it, we must take into consideration sundry social changes which may have co-operated in the production of the result by gradually lessening the comparative rank and influence of this venerable body, without presupposing any positive decline in its constitution or démerit in its chiefs.

Now, on looking round, we see that not merely the legal profession, but the learned professions individually and collectively, have suffered in one sense from the diffusion of knowledge, the rise of the commercial and manufacturing classes, and the immeasurable intellectual advance of the landed aristocracy. It has been of late as difficult, if not as impossible, for lawyers to keep their vantage-ground, as it was for the clergy, so long the monopolists of cultivation, to prevent the laity from eventually overtaking or surpassing them.

The alteration of manners and habits has operated in the same direction; for it would require an extraordinary degree of personal eminence to secure, for any set of dignitaries when mingling in the crowd, the same respect which is exacted from the mass of mankind by becoming seclusion or exclusiveness. Till after the commencement of the century, it was as much a matter of course for a judge to reside in or about Bloomsbury as for a barrister to have chambers in an Inn of Court; and James Smith used to say that when Lord Ellenborough set the present fashion, by removing from Russell Square to St. James's, the circumstances gave general dissatisfaction, and was a prominent topic in the newspapers for a week.

Again, the distinctive dress was not entirely given up till a much later period. Sir James Allan Park stuck to the square-cut coat, the scratch wig, the three-cornered hat, and the black breeches and stockings, to his dying day; and he might have been seen shaking his head reproachfully, when told of the appearance of a dandified colleague, his equal or superior in every other judicial requisite, in a figured waist-coat and carrying a crush-hat at a ball. In the amusing work entitled *Armata*, Lord Erskine gravely maintained that the judges should never be seen in the streets, going to or returning from the courts, without their official costume. 'If the robes of justice do not inspire the multitude with an additional respect for the magistrates, why are they worn at all? And if they have that effect, why should the illusion be so abruptly overthrown, by exhibiting to the populace the very same men, looking, perhaps from careless habits, more scanty than thousands who had but a moment before beheld them with salutary awe?'

At present the judges are scattered over all the most fashionable quarters of the metropolis; they frequent clubs; they live, dress, and visit like other people; and some of them affect the manners of men of the world, or even occasionally of men of wit and pleasure about town. Whether their ermine remains as white as the vulgar eye—whether they do not lose, upon the whole, by descending to this description of social rivalry, may fairly be made a question. Lord Mansfield, the silver-tongued Murray, when young at the bar, drank champagne with the wits with impunity; but when Lord Loughborough (Wedderburne) tried the experiment at a more advanced period of his career, he failed signally. Foote asked, 'What can he mean by coming amongst us? He is not only dull himself, but the cause of dulness in others;' and Johnson remarked of him to Reynolds, 'This man has now been ten years about town, and has made nothing of it. I never heard anything from him in company that was at all striking.'

Lord Grenville used to say that he liked dining in company with lawyers, because the chances were that some good topic would be rationally discussed; and Sir Walter Scott sets down in his Diary in 1828: 'We dined at Richardson's with the two chief barons of England and Scotland (Sir William Alexander and Sir Samuel Shepherd), odd enough, the one being a Scotsman and the other an Englishman—far the pleasantest day we have had. I suppose I am partial; but I think the lawyers beat the bishops, and the bishops the wits.' Both the statesman and the poet however, were speaking of the best specimens of the old school: and, prior to their time, some causes of deterioration were at work. One is mentioned by Blackstone in his first Vinerian Lecture; where, arguing in favour of university education, he deprecates 'the custom, by some so very warmly recommended, of dropping all liberal education as of no use to students in the law, and placing them, in its stead, at the desk of some skilful attorney,' rightly contending that no general rules can be drawn from the anomalous success of 'some geniuses formed to overcome all disadvantages.'

One such genius was the Chancellor Lord Hardwicke, himself the son of a Dover attorney; he was placed in the office of an eminent London attorney who boasted of having had amongst his clerks or pupils, and about the same time, Jocelyn, afterwards Lord Chancellor of Ireland; Parker, who became Chief Baron of the Exchequer; and Strange, who rose to be Master of the Rolls. Kenyon and Dunning (Lord Ashburton) received the same training, and their mode of life is described by Horne Tooke, a fellow-student at the Temple. 'Out of Term, they used to dine at an eating house near Chancery Lane, at the charge of sevenpence halfpenny a head. 'Dunning and himself,' added Tooke, 'were generous, for we gave the girl who waited upon us a penny apiece; but Kenyon, who always knew the value of money, sometimes rewarded her with a halfpenny, and sometimes with a promise.'

Another curious example my be read in a familiar letter of the poet Cowper, who writes: 'I did actually live years with Mr. Chapman, a solicitor; that is to say, I slept three years in his house; but I lived, that is to say, I spent my days, in Southampton Row, as you may well remember. There was I and the future Lord Chancellor (Thurlow) ernstantly employed from morning to night in giggling and making others giggle, instead of studying the law.'

Instead of placing young men intended for the bar in the office of an attorney or solicitor,* it is now, we believe, the almost universal practice for them to pass a year or two in the chambers of a special pleader, equity-draftsman, or conveyancer; but it made a question whether any marked improvement has taken place in practising section of the bar, the class from which the judicial body must be supplied. Most assuredly its claims to superior gentility have materially declined since 1601; when (as we learn from Dugdale) more by way of confirming an existing state of things than as an innovation, a royal ordinance, countersigned by Bacon, provided that 'none should be admitted of an inn of court that is not a gentleman by descent.' And those were days when the unauthorized assumption of name, crest, or shield, subjected the self-dubbed *armiger* to severe penalties. At present, one of the most marked features of what is called the higher branch of the profession is its family or blood connexion with the lower—in other words, the number of barristers who are more or less related to attorneys. There is hardly an eminent firm in town or country, some partner in which has not a son, brother, nephew, cousin, brother-in-law, or son-in-law at the bar. The result was pointed out by Mr. Justice Talfourd in one of his most eloquent essays. No rule of etiquette, as he justly remarks, however strict, and no feelings of delicacy, however nice and generous, can prevent men who have connexions or intimate acquaintances of this sort, from possessing a great advantage over their equals who have none. 'Without industry and talent they could have done little; but perhaps with both these they might have done less, if their early fame had not been nurtured by those to whom their success was a favourite object, and whose zeal afforded them at once opportunity and stimulus which to more elevated adventurers are wanting.' This is tantamount to saying that these more elevated adventurers have hourly less and less chance of obtaining the higher prizes, and so have all who, before securing a firm hold on the dispensers of briefs, have acquired a name in literature. The author of *Ion* was the leader of his circuit, and a serjeant, before he ventured to announce himself as the author of a popular drama; and on the first night of its performance the stage box was exclusively occupied by his brethren of the coif.

There is one road to promotion, much trodden of late years, which renders the bench more easily accessible to the higher class of aspirants, and so compensates in one way for the mischief it is supposed to work in another. When a preference is given to members of Parliament, and party services are allowed to do duty as make-weights, what is lost in technical knowledge and professional experience may be regained in ready eloquence, in general accomplishments, in bearing, and in tone. All these are valuable, if not essential, requirements in a judge, who has to go circuits and try causes, as well as to sit in banco and deliver judgments on points of law. It is an obvious advantage that he should leave a good impression on the magistrates and grand jurymen with whom he is brought in close contact at the assizes; and considerable command of language is required to enable him to expose the sophistry of counsel, and pave the way for a sound verdict, by a clear and sound summing up. Besides, when the Lord Chancellor or the Government is blamed for not accepting public or professional opinion as a peremptory guide in their selections, they may be tempted to recall some remarkable instances in which public and professional opinion was notoriously at fault.

It was taken for granted when Sir James Scarlett became Lord Abinger and Chief Baron, that he would try causes to admiration. But it is difficult to conceive a more perverted use of an unparalleled combination of peculiar faculties. The ingrained habits of advocacy were too strong for him; instead aiming at truth and justice, he chose a side, commonly the weakest and the worst, as affording more scope for ingenuity, and employed his wonderful power of selecting and marshalling facts for the gratification of his vanity. The very juries at length became alive to this defect.

When Sir R. Rolfe (Lord Cranworth), an equity lawyer, was made a baron of the exchequer, it was said that he hesitated before accepting the dignity, and it was expected that, for want of practice in common law and criminal trials, he would cut a bad figure for a season. He shone forth at once as one of the best *Nisi Prius* judges ever known. At his very first circuit, it was an intellectual treat to hear him sum up in a complicated cause.

When the late Lord Campbell exercised his undoubted prerogative as Lord Chancellor in naming Mr. Justice Blackburn to a vacant seat in the Queen's Bench, even the bulk of the profession were taken by surprise, and the appointment was loudly denounced as a piece of Scotch nepotism by the most influential portion of the press. It was said, and we believe truly, that when the proposal was first made to the dignitary elect, he mistook it for an offer of a local judgeship, and asked time to consider. Mr. Justice Backburn (despite of some uncouthness of manner) is confessedly one of the main pillars of his court.

Having now shown plausible grounds why some diminution of social importance, if not of solid worth, may have been anticipated in the judicial body, let us see how far the *a priori* and possibly superficial argument is in accordance with the facts.

Without pleading guilty to any culpable superstition as to numbers, we own to a feeling of regret when the twelve judges of England were increased by three; for there is little chance that the English public will ever acquire for the fifteen the same prescriptive reverence which is felt by the Scotch. 'A man's aye the better thought o' in our country,' was Dandie Dinmont's reply to Counsellor Pleydell, 'for having been afore the Feifteen.' Besides the supply was not more than equal to the demand prior to the augmentation, which took place in 1830. The three principal common-law tribunals are now composed as follows:—

The Queen's Bench.—Chief Justice, Cockburn, Puisne judges:—Crompton, Blackburn, Mellor, and Shee.

The Common Pleas.—Chief Justice, Erle. Puisne judges:—Vaughan, Williams, Willes, Byles, and Keating.

The Exchequer.—Chief Baron, Pollock. Puisne barons:—Martin, Barmwell, Channell, and Pigott.

The Lord Chief Justice of England, Sir Alexander Cockburn, a baronet by descent, and a member of a family which has furnished an ample share of contemporary illustrations, will certainly not be cited as a judge whose birth and breeding might prove out of keeping with his rank. He was educated at Trinity Hall, Cambridge, and took his degree in civil law; an easy mode of graduating, which suited his careless and pleasure-loving disposition. At college, and for some years after leaving it, his constant associates were the two distinguished brothers, Sir Edward Bulwer Lytton and Sir Henry Lytton Bulwer. All three were then unknown to fame; and although it was plain enough to close observers of ordinary sagacity that the craving desire of distinction was the animating principle of each, few would have ventured to prophesy that those three sauntering young men of family, who would hardly take the trouble to get up a subject for a debating club, were to become—one, Lord Chief Justice of England; another, ambassador at Constantinople and a distinguished author; the third, a leading statesman and orator, a cabinet minister, and one of the first writers of the age.

Cockburn, whose father, Colonel Cockburn, was long minister at one of the smaller embassies, had the advantage of speaking two or three foreign languages with facility; a plausible excuse for desultory reading, as well as an added zest to the enjoyments and consequent allurements of society. It may be doubted whether he ever took to the serious and sustained study of the law at any period. His marvellous rapidity of perception, his instinctive discovery and tenacious grasp of the precise knowledge required for the occasion, his power of penetrating to the principles and generalizing the facts of the cases successively presented to him, not only supplied all want of application and book-learning, but prevented the outer world from even suspecting him of such a want. He knew no one comparable to him in this respect except Lord Derby in a debate on a subject of which he knows little or nothing—one involving the doctrines of political economy, for example; and his lordship has been compared by a competent critic to Mrs. Pritchard, of whom Johnson said that, admirably as she acted Lady Macbeth, she never read the play through, nor ever knew any part but her own. Best, afterwards Lord Wynford, whose learning (such as it was) was also picked up as haphazard and as he wanted it, was celebrated for the charm of his voice and the graceful fluency of his elocution. One of his colleagues in the Queen's (the King's) Bench was Holroyd, an old special pleader saturated with case-law, whose mode of delivery made his profoundly-learned judgments unintelligible to all except the judge who sat next to him. That fortunate neighbour was Best, who might be seen carefully dotting down authority after authority; which, when his turn came, assumed a shape as different from that in which that had been first mumbled and jumbled, as the tempting edible which came out at one end of the sausage-making machine recorded in *Pickwick* differed from the rude and somewhat heterogeneous material thrown in at the other. Cockburn was never driven to such an expedient. On the bench, by the time the counsel—supposing them to be worth their salt—have concluded their arguments, he is armed at all points and ready to give judgment. At the bar, he could commonly have followed, with very little risk, the avowed practice of Curran: 'When I

BANK OF INDIA.—INCORPORATED WITH UNLIMITED LIABILITY UNDER ACT No. XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.—CAPITAL SIXTY LACS OF RUPEES, IN 40,000 SHARES OF RS. 150 EACH, WITH POWER TO INCREASE.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

HON. A. J. LEWIS, Advocate General, *Chairman.*
WILLIAM COOPER, Esq. RICHARD WILLIS, Esq.
HENRY FORMAN, Esq. LIMJEE MANOCKJEE, Esq.
PESHROOT CURSETJEE, Esq.

London Bankers.
The London Joint stock Bank.

EXCHANGE.

The Bank grants Drafts on London at the following rates :—

At 6 months' sight	2s.	0¾d. per Rupee.
4 do.	2s.	do.
3 do.	1s. 11¾d.	do.
2 do.	1s. 11¾d.	do.
1 do.	1s. 11¾d.	do.
On demand	1s. 11¾d.	do.

DEPOSITS.

Interests will be allowed as follows :—

On Current Accounts	2 per cent.
„ Deposits for 3 months certain	3 „
„ 6 „	5 „
„ 12 „	6 „

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ½ per cent.

Government or other Securities received for safe custody and Interest or Dividends thereon drawn, free of charge.

On returning Securities out of safe custody, ½ per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager of Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 29th June 1864. JOHN GRAY, Manager.

BROKERS' LOAN, DISCOUNT AND BANKING COMPANY, (LIMITED.)—NOTICE is hereby given, that the Bank is opened for the transaction of local banking business.

LOANS AND DISCOUNTS.

The Bank discounts Government and Private Bills and Hoondies, and grants loans on the Security of Government Paper, Goods, &c.

DEPOSITS.

Interest allowed at 3 per cent. per annum on current deposits when not less than Rs. 500, nor exceeding Rs. 50,000, unless as may be specially arranged.

On the sale or purchase of Government Paper, Bank Stocks, and other Securities ½ per cent. on the amount realized or invested.

On interest or dividend ½ per cent.

The Bank receives Government and other Securities for safe custody free of charge, the interest or dividends thereon being credited to account.

On returning Securities out of safe custody ½ per cent. commission charged.

Hours of business 10 A. M. to 3 P. M.
Saturdays ... 10 A. M. to 1 P. M.

12th March 1864. ARDASEER BOMANJEE, Manager.

BOMBAY PRESIDENCY BANK (LIMITED.)—*Incorporated with limited liability under Acts XIX. of 1857 and VII. of 1860 of the Legislative Council of India.*

SUBSCRIBED CAPITAL.—ONE CRORE OF RUPEES IN 40,000 SHARES OF RS. 250 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

A. C. GUMPERT ESQ., *Chairman.*
NOWROJEE ARDASEER DAVUR, Esq.
PESTONJEE NOWROJEE POCHKHAN, Esq.
DOSSABHOY FRAMJEE CAMA, Esq.
NOWROJEE MANECKJEE WADIA, Esq.
SHEALTHOW CURSETJEE, Esq.

OFFICE—No. 40, MEADOW STREET, FORT.

The Bank is prepared to transact Banking business in all its branches.

CURRENT ACCOUNTS.

Interest is allowed at the rate of 2 per cent. per annum on daily balances of Rs. 500 and not exceeding Rs. 50,000, unless otherwise arranged for.

FIXED DEPOSITS.

Interest is allowed on deposits subject to

3 months' notice of withdrawal	3	per cent. per annum.
6 „ „ „	5	„ „ „
12 „ „ „	7	„ „ „

No interest allowed on Deposits under Rs. 500 or above Rs. 50,000 unless by special agreement.

ADVANCES AND DISCOUNT.

The Bank advances Money on Bullion, Land, Houses, Government Securities, Shares and Merchandize, and discounts approved Bills and Hoondies.

COMMISSION.

The Bank undertakes the purchase and sale of Government and other Securities and receives the same for safe custody, and the realization of Interest or Dividends on the following terms :—

On purchase or sale, ½ per cent.

On drawing interest or dividends, ½ per cent.

On delivering Securities out of safe custody, ½ per cent.

The Bank will also shortly be prepared to grant and purchase Bills of Exchange on London.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Hours of business.....10 A. M. to 3-30 P. M.
Saturdays ..... 10 A. M. to 1 P. M.

No. 40, Meadow Street, 1st August 1864.

COMMERCIAL BANK OF INDIA.—ESTABLISHED IN 1845.—*Registered under Act XIX. of* 1857, *of the Legislative Council of India.*

HEAD OFFICE—BOMBAY.

DIRECTORS.

Interest is allowed on Current Deposit accounts, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000

3 per cent. per annum.

On Fixed Deposits for 4 months certain ½ do.
„ 6 do. 5 do.
„ 12 do. 6 do.

No interest allowed on Current Account Balances over Rs. 40,000, unless by special agreement.

EXCHANGE.

The Bank grants drafts on the London Joint Stock Bank on demand and at from one to six months' sight.

The current rates on London are :—

6 months' sight	2s.	0¾d. per rupee.
4 „	2s.	0¾d. „
3 „	2s.	0¾d. „
2 „	2s.	0¾d. „
On Demand	1s.	11¾d. „

No draft at six months' sight is granted for sums under £5, and sums under £30 are only drawn for on Demand.

REMITTANCE.

Hoondies, or remittances in any other form, from up-country stations will be received in payment of the Bank's bills on London, and, when so requested, the Bank will transmit the 1st of Exchange direct on being furnished with the proper address of the party to whom the remittance is to be sent ; if to a lady, her Christian name should be given in full.

All Drafts or Hoondies to be made payable to the Commercial Bank of India, or order.

COMMISSION.

On the purchase or sale of Government Securities and Shares in Banks, one quarter per cent., and on the collection of Bills, one per cent. and postage.

The Bank takes charge of Government Paper, Bank, Railway and Joint Stock Shares free of charge, and draws Interest or Dividends on the same, as they fall due, on the following terms :—

If to be remitted through the Bank, without charge.

If to be paid in India, a commission will be charged of... ½ per cent.

On delivering Securities out of safe custody... ..... ¼ per cent.

Hours of business, 10 to 4, Saturdays, 10 to 1.

Bombay, 25th July 1864. ROBT. ANGUS, Chief Manager.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange :—

On London, at 6 mos' sight above £50	2s.	0¾d.	per Rupee.
„ 4 do.	2s.	0¾d.	„
„ 3 do.	2s.	0¾d.	„
„ 2 do.	2s.	0¾d.	„
„ 1 do.	1s.	11¾d.	„
„ On demand	1s.	11¾d.	„
On Scotland } on the Ireland }	1s.	11¾d.	„
Circular Notes for the use of Travellers on the Continent and to Europe Overland at 1 day's sight	1s.	11¾d.	„

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Tuticorin.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits payable on demand if not less than Rs. 1,000 or above Rs. 50,000 at 2 per cent. per annum.

ON FIXED DEPOSITS.

Fixed Deposits for 12 months' sight... 6 per cent.
„ „ 9 „ ... 5 „
„ „ 6 „ ... 4 „

Fixed Deposits may generally be availed of for the Bank Bills on demand *at advertised rates*, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms :—

If to be remitted in Bank's Drafts, without charge.

If to be paid in India, a Commission will be charged of a ½ per cent.

On returning Government Paper, or Share Certificates out of safe custody, or when sold on paying the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed and all Hoondies made payable to the Agent, Chartered Mercantile Bank of India, London, and China.

Bombay, 18th July 1864. H. J. MARSDEN, Agent.

CENTRAL BANK OF WESTERN INDIA.—HEAD OFFICE—BOMBAY.

CAPITAL ONE MILLION STERLING. PAID-UP CAPITAL SIX HUNDRED THOUSAND. RESERVED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Sholapore, Surat, Ahmedabad, and Indore.

INTEREST ALLOWED.

On current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent. per annum.

Do.	6	„	„
Do.	12	„	„

EXCHANGE.

Bills on London, at 6 months' sight 2s. 0¾d. per Rupee.

Do.	at 4 do.	2s.	do.
Do.	at 3 do.	1s. 11¾d.	do.
Do.	at 2 do.	1s. 11¾d.	do.
Do.	at 1 do.	1s. 11¾d.	do.
Do.	On Demand do.	1s. 11¾d.	do.

Scotland and Ireland, 1s. 11¾d. do.

Drafts at 6 months' sight are not granted for less than £5 and amounts under £30 are only drawn for payable on demand.

COMMISSION.

On the sale or purchase of Government and other Securities 5 per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereof being credited to account or remitted home in the Bank's Bills also without charge.

On Interest or Dividends, or on proceeds of Securities by sale, ½ per cent. commission charged, if the amounts be paid in India ; if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody ½ per cent. commission.

Hours of business 10 A.M. to 4 P.M. : Saturdays 10 A.M. to 1 P.M.

Bombay, 13th June 1864. C. J. HEYCOCK, Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—*Incorporated by National Decrees of 7th and 8th March 1848 and by Imperial Decree of 23rd July 1852.* PAID-UP CAPITAL—FRANCS 60,000,000 (£2,600,000). RESERVE FUND—FRANCS 9,292,565 (£371,702)

Head Office—14, *Rue Bergere Paris.* Agencies at Bombay, Calcutta, Hongkong, Shanghai, Bourbon (Reunion), and Saigon.

London Bankers.

UNION BANK OF LONDON ; GENERAL CREDIT AND FINANCE CO., OF LONDON, (Limited) ; and MESSRS. C. J. HAMBRO AND SON.

BOMBAY AGENCY.

OFFICES—No. 9, RAMPART ROW.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the abovementioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Karrachee, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

EXCHANGE.

Drafts granted as follows :

On London 6 months' sight	2s.	0¾d.	per Rupee.
„ 3 do.	1s.	11¾d.	„
„ Sight	1s.	11¾d.	„
On France 6 months' sight ...frs 2-57 cts.			„
„ 3 do. ...2-51			„
„ Sight ...2-46			„

DEPOSITS.

Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, of not less than Rs. 1,000, nor more than Rs. 50,000.

On fixed Deposits at

3 months' notice	3	per cent. per annum.
6 ditto	4	do.
12 ditto	5	do.

DISCOUNTS, LOANS &c.

The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c., may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay, 30th June 1864. T. R. B. DAVISON, Manager.

THE EAST INDIA BANK.—INCORPORATED WITH UNLIMITED LIABILITY UNDER ACT NO. XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital—Sixty-five and a half Lacs of Rupees in 25,000 Shares of Rs. 250 each, with power to increase.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

ALLADINBHOY HABIBBHOY, Esq. *Chairman.*
CURSETJEE JAMSETJEE BOTTLEBHOY, Esq.
LIMJEE KESSOWJEE NAIQUE, Esq.
DHURUMSEY POONJABHOY, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on Balances exceeding Rs. 500 and not more than Rs. 50,000.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.

Do.	3	„	„
Do.	6	„	„
Do.	12	„	„

ADVANCES.

The Bank discounts approved Local Bills, and grants Loans on Government Securities, Bank Stock, Bullion, and approved Shares and other Securities.

Any further information regarding terms of business, may be ascertained at the Office by application personally, or by letter to the Manager.

W. C. CURRIE, Acting Manager.

INDIAN PENINSULA, LONDON, AND CHINA BANK (LIMITED.)

ધોઈદ્વીપના પેનીનસુલા લંડન અને ચાઈના બેંક (મર્યાદિત.)

पेनिंसुला लंडन बैंक लिमिटेड (मर्यादित)

Incorporated in accordance with Acts XIX. of 1857 *and VII. of* 1860 *of the Legislative Council of India.*

SUBSCRIBED CAPITAL.—FIFTY LACS OF RUPEES, IN 25,000 SHARES OF 200 RUPEES EACH.

With power to increase to Two Crores of Rupees (Two Millions Sterling.)

PAID UP CAPITAL 12,50,000 RUPEES.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

ARDASEER HORMUSJEE, Esq., Chairman, (Messrs. B. and A. Hormusjee.)
JOHN L. SCOTT, Esq., (Messrs. Finlay, Clark and Co.)
DHUNJEEBHOY FRAMJEE, Esq., (Messrs. Framjee, Sonals and Co.)

London Bankers.—The Bank of London.

EXCHANGE.

Arrangements are being made to grant Drafts on London, Calcutta, Hongkong, and Shanghai, where Branches of the Bank will in due course be established.

DEPOSITS.

CURRENT ACCOUNTS.—Interest will be allowed on daily balances exceeding Rupees 1,000 and not exceeding Rupees 50,000, at the rate of two per cent. per annum. A higher rate will be allowed subject to special arrangement.

FIXED DEPOSITS.

2 months certain	3	per cent.
4 „	4	„
6 „	5½	„
12 „	7	„

COMMISSION.

The Bank receives Government Securities and shares for safe custody on account of Constituents free of Charge, and realizes interest and dividends thereon at a charge of ¼ per cent. On delivering up Securities, &c., deposited for safe custody a charge of ¼ per cent. will be made.

On the purchase or sale of Government Securities, Shares in Banks or other Companies, ¼ per cent.

Any further information regarding terms of business may be obtained on application at the Temporary Offices.

Hours of business 10 A. M. to 4 P. M. Saturdays 10 A. M. to 1 P. M.

By order of the Board of Directors,
D. A. TRAILL CHRISTIE, Q Ring Manager.

Temporary Office, Church Gate Street, Bombay, 1st August 1864.

THE BANK OF HINDUSTAN, CHINA, AND JAPAN, (LIMITED.)—CAPITAL TWO MILLION STERLING, IN 20,000 SHARES OF £100 EACH.

HEAD OFFICE—16, CORNHILL, LONDON.

BOARD OF DIRECTORS.

JAMES NUGENT DANIELL, Esq., *Chairman.*
RICHARD SPOONER, Esq., (late Commissioner of Customs, Bombay.)
Deputy-Chairman.
WILLIAM FREDERIC BARING, Esq.
THOMAS HARRISON, Esq.
J. HENRY REYNELL DE CASTRO, Esq.
PHILIP SHORE FLETCHER, Esq.
WILLIAM HARRISON, Esq.
DRANKJ. HOARE, Esq.
HENRY YOUNG, Esq., (late Chief Secretary to the Government, Bombay.)
MICHEL E. RODOCANACHI, Esq.
SPIRIDION MAVROJANI, Esq.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable FREMJABOY HEMABHOY.
HAJEE ESMAIL HAJI HUBIB, Esq.

Bankers.

LONDON.....The Bank of England.
Do. .....The Alliance Bank of London & Liverpool, (Ltd.
LIVERPOOL.....Do. do.
MANCHESTER .....do.
SCOTLAND .....The National Bank of Scotland.
IRELAND .....The National Bank.

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange :—

Six months' sight	2s.	0¾d. per Rupee.
Three „ „	2s.	0¾d. do.
Two „ „	1s.	11¾d. do.
One „ „	1s.	11¾d. do.
On demand on Bank of England	1s.	11¾d. do.
On Scotland and Ireland	1s.	11¾d. do.

Circular Notes payable in Egypt and the principal towns on the Continent at sight.....1s. 11½d. do.

Drafts on *the Bank of England, on Scotland or Ireland* are issued payable *on demand only.*

To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of exchange direct on being furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*

The Bank will negociate Bills payable in London, Liverpool or Manchester, and grant drafts purchase or grant drafts payable in Calcutta, Hong Kong or Shanghai.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balance exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 300 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 6 per ct. per ann.
„ 9 do. do. do. 5½ do. do.
Do. 6 do. do. do. 5 do. do.
Do. 4 do. do. do. 4½ do. do.
Do. 3 do. do. do. 4 do. do.

Notice of withdrawal may be given either when the money is deposited or at any future time. If the deposit be taken in the Bank's draft on Europe, the notice of withdrawal will generally be dispensed with.

The Bank reserves to itself the right of paying off or of modifying the terms of Fixed Deposits, on giving one month's notice.

Deposits of Rs 100, and not exceeding Rs. 50,000, are received by the Bank subject to its usual notice of withdrawal on current and interest allowed thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but in no case will a higher rate than 9 per cent. be allowed on Deposits of this class.

Unless money shall have been lodged 15 days prior to the notice of withdrawal no interest will be allowed.

Government Paper and other Securities received for safe custody, and the interest remitted by the Bank's draft, free of charge.

The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.

It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed

"*The Bank of Hindustan, China, and Japan, Bombay,*"

Bombay, 16th June 1864. W. F. WESCHE, Manager.

THE AGRA AND UNITED SERVICE BANK (LIMITED.)—*Incorporated by Royal Charter.*—ESTABLISHED IN INDIA, 1833.

(SUBSCRIBED CAPITAL £2,000,000 STERLING.) PAID-UP CAPITAL £1,000,000 (ONE MILLION STERLING.) RESERVED FUND, £2,25,000.—(RS. 22,50,000.)

Head Office.....LONDON. | Branch Office.....EDINBURGH.

BRANCHES IN INDIA.—CALCUTTA, BOMBAY, MEERUT, AGRA, LAHORE, AND KURRACHEE.—BRANCHES IN CHINA—SHANGHAI, HONG-KONG.—BRANCH IN NEW SOUTH WALES—SYDNEY.

The Bombay Manager grants drafts on London, also Circular Notes negotiable in Egypt and the Continent of Europe.

The following are the current rates of Exchange :—

On London at 6 months' sight	2s.	0¾d.	per Rupee.
„ 4 do.	2s.	0¾d.	do.
„ 3 do.	2s.	0¾d.	do.
„ 2 do.	2s.	0¾d.	do.
„ 1 do.	2s.	0¾d.	do.
„ On Demand	2s.	0¾d.	do.
Circular Notes	1s.	11¾d.	do.

INTEREST ALLOWED.

1. On Floating, or Current Deposits, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000, 2 per cent. per annum.
2. On Fixed Deposits at 3 months' notice, 3 per cent. per annum.
3. On Fixed Deposits at 6 months' notice, 4 per cent. per annum.
4. On Fixed Deposits at 12 months' notice, 5 per cent. per annum.

Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.

The notice of withdrawal can be given at the time of depositing the money, or at any time thereafter.

Interest is credited to Deposit accounts half-yearly.

No interest allowed on Current Account Balances under Rs. 1,000 nor on Deposits above Rs. 50,000, unless by special arrangement.

The Bank for all public bodies connected with the Service and to such other societies as the Directors may consider eligible for the same privilege, will be received by the Bank at its highest rate of interest for the time being, subject to modified conditions.

The Bank reserves to itself the right of paying off all interest Deposits, and of modifying the terms thereof, on giving one month's notice.

Parties making remittances to the Bank should specify distinctly the Account or Accounts to which the same are to be credited.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Bank and other Companies, without charge, and realizes the Interests and Dividends, for which a charge will be made of ½ per cent.

On returning Government Paper or other Securities out of safe custody, a charge will be made of ½ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ½ per cent.

REMITTANCE.

The Bank realizes Drafts or Hoondies payable in the Presidency for remittance to Europe in the Bank's Bills on London without charge.

To obviate disappointment to parties at a distance, it is hereby notified that the Bank will, whenever so requested, transmit the first of Exchange direct, on being furnished with the correct address of the party at Home to whom the remittance is to be sent, if to a lady, her Christian name or names should be given in full.

Parties requesting address "*The Manager of the Agra United Service Bank (Limited,) Bombay,*" and to make all Orders or Hoondies payable to him.

Hours of business from 10 to 3
Saturdays, 10 to 1

Bombay, 3rd August 1864. E. A. FLINDERS, Manager.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India No. XIX. of* 1857.—CAPITAL SIXTY LAKHS OF RUPEES IN 30,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq., *Chairman.* | BYRAMJEE HORMUSJEE CAMA, Esq.
F. F. STEARNS, Esq.
J. E. GRIMM, Esq. | KARSANDAS MADHAVDAS, Esq.
DINSHAW MANOCKJEE, Esq.

Auditors.

ALEX. STEWART, Esq. | JAMES BRYCE, Esq.

London Bankers.

THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight 2s. 0¾d. per Rupee.

Do.	at 4 do.	2s.	0¾d. do.
Do.	at 3 do.	2s.	0¾d. do.
Do.	at 2 do.	2s.	0¾d. do.
Do.	at 1 do.	1s.	11¾d. do.
Do.	On demand do.	1s.	11¾d. do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts payable in Calcutta, Ahmedabad, Surat and Belgaum.

All Treasury Drafts, Hoondies, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest is allowed at 2 per cent. per annum on balances not exceeding one lac, or at 3 per cent. per annum if interest is paid on the lowest balance at credit of the account for each month ; in the latter case interest will be allowed on any sum not exceeding two lacs.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 do. do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 20th July 1864. J. GORDON, Manager.

THE CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.—PAID-up CAPITAL—£644,000.

INCORPORATED BY ROYAL CHARTER.

London Bankers. { The Bank of England. / The City Bank.

Branches and Agencies.

Bombay, Karrachee, Calcutta, Rangoon, Singapore, Batavia, Hongkong, and Shanghai.

BOMBAY AGENCY.

EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on THE CITY BANK, London, at the following rates, viz :—

6 months' sight (not under £50) at 2s.		0¾d.	per Rupee.
4 do.	at 2s.		„
3 do.	at 2s.		„
2 do.	at 1s.	11¾d.	„
1 do.	at 1s.	11¾d.	„
On Demand (Head Office)	at 1s.	11¾d.	„

DEPOSITS.

Interest is allowed on CURRENT ACCOUNTS at 2 per cent. per annum, on the daily balance, and on FIXED DEPOSITS, as follows :—

Repayable in one sum, at 3 months' notice, 3 per cent.	
Do. 6 do.	5 „
Do. 12 do.	6 „

No Interest allowed on Current Account Balances under Rs. 1,000, nor on Deposits above Rs. 50,000, unless by special arrangement.

REMITTANCE.

The Bank's Agency realizes Drafts or Hoondies on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts, or Hoondies, forwarded for realization, to be made payable to the "Chartered Bank of India, Australia, and China, or order."

When a remittance is to be made to a lady, her Christian name must be given.

COMMISSION.

On the sale or purchase of Government Paper, Bank Stock and other Securities, ½ per cent.

The Bank receives Government and other Securities for safe custody, free of charge, the Interests or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale ½ per cent. commission charged if the amounts be paid in India ; if remitted home by the Bank, no charge.

On delivering up Securities, deposited for safe custody, ½ per cent.

Office hours 10 A. M. to 4 P. M. : Saturdays 10 A. M. to 1 P. M.

Bombay, 22nd June 1864. J. L. BRODIE, Agent.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £500,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).

CAPITAL CALLED UP £425,000.

HEAD OFFICE—No. 4, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOTHEE, Esq. Chairman (Messrs. Timothy Wiggin & Co.)
J. A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Coles, London, and Grey & Co., Bombay.)
THOMAS CARDWELL, Esq. (Messrs. Thomas Cardwell & Co., London, and Cardwell, Parsons & Co., Bombay.)
CHARLES A. FEARON Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq. (Messrs. McKellop Stewart & Co., Calcutta).

General Manager.—Harry John, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Foster and Braithwaite.
Solicitors.—Messrs. Freshfields and Newman.
Auditors.—Messrs. Coleman Turquand Youngs & Co.

Agencies and Branches of the Bank are being organised at Calcutta, Singapore, Ceylon, Hongkong and Shanghai.

PROMOTERS IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Steuart & Co.)
ROBERT HANNAY, Esq., (Messrs. Grey & Co.)
COWASJEE JEHANGHIR, Esq.

BOMBAY AGENCY.

Temporary Offices.—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants drafts on the London Joint Stock Bank, London, at the following rates of Exchange :—

6 months' sight	2s.	0¾d.	per Rupee.
4 do.	2s.	0¾d.	do.
3 do.	2s.	0¾d.	do.
2 do.	2s.	0¾d.	do.
1 month's	2s.		do.
Demand	1s.	11¾d.	do.
On Ireland and Scotland	1s.	11¾d.	do.

The Bank will also be prepared shortly to grant Drafts and Letters of Credit on other places in India, China and the East, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On fixed Deposits for 3 months certain ..... 3 per cent.
„ „ 12 „ ..... 5 „ „

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 *unless by special agreement.*

COMMISSION AND AGENCY BUSINESS.

Customers may deposit with the Corporation for safe custody, free of charge, their Government and other Securities and Bank and other Shares and Certificates.

Interest or Dividends will be collected on the same, also free of charge, if remitted into Europe in the Bank's Bills ; otherwise a charge of ½ per cent. will be made.

On sales or purchases of Government and other Securities ½ per cent.

On delivering up Securities deposited for safe custody, ¼ per cent.

MOMBADEVI OFFICE.

For the convenience of the Banks' Customers a sub-office has been opened at Momboderi in the Native Bazaar under the charge of Mr. GOVIND BALCHETTA, for the transaction of local Banking business.

By order of the Directors,
ANTHONY MORRISON, Agent.

THE LONDON ASSURANCE; INCORPORATED BY ROYAL CHARTER, 1720, FOR INSURING BUILDINGS, GOODS, MERCHANDISE, AND VESSELS IN PORT.—For rates of Premium and full particulars apply to the undersigned, who are authorised to grant Policies of Insurance against Fire. EWART, LATHAM & Co.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Incorporated by Royal Charter and Act of Parliament.

Accumulated Fund £2,233,927-17-7.

THE undersigned are prepared to accept risks against fire on buildings possessing the necessary requisites at the lowest rates of premium.

Pucka-built and tiled bungalows in any part of the Island of Bombay insured on the most favorable terms.

W. NICOL & Co., Agents.

Bombay, 10th June 1864.

THE LANCASHIRE INSURANCE COMPANY.—The Directors of the Lancashire Insurance Company have appointed Messrs. LYON BROTHERS & Co., Agents for the Company in Bombay.

By order of the Directors,
GEORGE STEWART, General Manager.

Manchester, 15th July 1863.

THE LANCASHIRE INSURANCE COMPANY.

Directors in Manchester, &c.

JOHN TODD, Esq., *Chairman.*

W. H. Bradley, Esq.
John Clegg, Esq.
B. Darbyshire, Esq. Liverpool.
Alex. Ewing, Esq., Glasgow.
Wm. Fenton Esq., Rochdale.
Samuel Hargreaves, Esq.
John Knowles, Esq.
J. Robinson Kay, Esq., Bury.
J. Schofield Mayson, Esq.,
Wm. Pilkington, Esq., Blackburn.
Joseph Schofield, Esq.
N. Shelmerdine, Esq.
James Smith, Esq., Liverpool.
James Wagstaff, Esq., London
Edward Walkley, Esq.
Barton Wood, Esq.
C. Holland, Esq.
Thomas Fry, Esq.
Henry James, Esq.
Frederic Lyon, Esq.
Thos. R. Stelterfoht, Esq.

The income of the Company is now as under :—

Fire Premiums upwards of	£	60,000
Life Premiums and Interest	„	29,051
The Life Assurance Fund now exceeds	„	880,00
The Funds of the Company exceed	„	20,0000

ROYAL INSURANCE COMPANY.—Capital £2,000,000.

FIRE Premiums for year 1858.....£196,148
Do. do. 1859..... 228,314
Do. do. 1860..... 262,977
Do. do. 1861..... 292,402

RESERVED FUND, £1,66,015.

Policies covering risks on Merchandise and Buildings in Bombay continue to be granted by the above Company through their Agents. DETACHED BUNGALOWS AND HOUSEHOLD FURNITURE insured on very favourable terms.

ROYAL INSURANCE COMPANY.

LIFE BRANCH.

The undersigned, under instructions from the Head Office, are prepared to receive Proposals for Life Assurance with the above Company from Residents in India, and will be happy to afford every information regarding Rates of Premium, Participation in Profits, &c., to intending applicants for Insurance.

CAMPBELL, MITCHELL & Co.
Agents Royal Insurance Company.

Bomaay, 14th October 1860.

QUEEN FIRE INSURANCE COMPANY.—HEAD OFFICE—Queen Insurance Buildings, Liverpool.—CAPITAL : £2,000,000.

Trustees.

Thomas Edwards Moss, Esq. .....Liverpool.
Christopher Bushell, Esq. .....Liverpool.
Edward Heath, Esq. .....Liverpool.

DIRECTORS.

Chairman.

Bernard Hall, Esq., ...Liverpool.

Deputy Chairman.

Joseph Kitchen, Esq. .....Liverpool.
Samuel Stitt, Esq. .....Liverpool.
Henry Fowler, Esq. .....London.

Chairman of London Board.

Henry Bruce, Esq. .....London.

Directors.

Thomas Cardwell, Esq. .....London.
Wm. Atkin, Esq. .....London.
Jno. Bateson, Esq. .....Liverpool.
Thomas F. Bennett, Esq. .....Liverpool.
Thomas Ridgway Bridson, Esq. .....Bolton.
Wm. Dalgleish, Esq. .....Liverpool.
Kenneth Dowie, Esq. .....Liverpool.
Henry Duckworth, Esq. .....Liverpool.
Jno. Graham, Esq. .....Birmingham.
Charleton R. Hall, Esq. .....Liverpool.
Alexander Hastie, Esq. .....Glasgow.
William Hind, Esq. .....Liverpool.
Patrick Hunter, Esq. .....Liverpool.
Robert W. Jones, Esq. .....Liverpool.
George B. Kerferd, Esq. .....Liverpool.
Jas. R. Leishman, Esq. .....London.
Peter M'Lagan, Esq. .....Edinburgh.
George May, Esq. .....London.
Jas. A. Picton, Esq. .....Liverpool.
R. Barclay Reynolds, Esq. .....London.
Archibald Robertson, Esq. .....London.
Jno. Stewart, Esq. .....Aberdeen.
Christopher, J. Thomas, Esq. .....Bristol.
H. C. Tunnicliffe, Esq. .....Liverpool.
Rogers Waterhouse, Esq. .....Liverpool.

Actuary and General Manager.

James Moncrieff Wilson, Esq. .....Liverpool.

Secretary.

Jno. Elphick Leyland, Esq. .....London.

For further particulars apply to

LAWRENCE & Co.

THE